



Mayor's Housing Commission

**Thursday, May 4, 2017
4:00 PM**

Henry Baker Hall, Main Floor, City Hall



OFFICE OF THE CITY CLERK

Public Agenda Mayor's Housing Commission Thursday, May 4, 2017

Approval of Public Agenda

Adoption of Minutes

Mayor's Housing Commission - Public - Jan 5, 2017 4:00 PM

Administration Reports

MHC17-3 Comprehensive Housing Strategy – 2016 Annual Update

Recommendation

That this report be forwarded to the May 29, 2017 City Council meeting for information.

MHC17-4 Minor Amendments to Housing Incentives Policy

Recommendation

That this report be forwarded to the May 29, 2017 City Council meeting for information.

Communications

MHC17-5 Presentation by Canada Mortgage and Housing Corporation

Recommendation

That this communication be received and filed.

MHC17-6 Presentation by Saskatchewan Housing Corporation

Recommendation

That this communication be received and filed.

Adjournment

AT REGINA, SASKATCHEWAN, THURSDAY, JANUARY 5, 2017

AT A MEETING OF THE MAYOR'S HOUSING COMMISSION
HELD IN PUBLIC SESSION

AT 4:00 PM

These are considered a draft rendering of the official minutes. Official minutes can be obtained through the Office of the City Clerk once approved.

Present: Mayor Michael Fougere, in the Chair
Councillor Lori Bresciani
Councillor Bob Hawkins
Councillor Andrew Stevens
Robert Byers
Malcom Neill

Regrets: Patrick Cooper
Blair Forster
Patrick Mah

Also in Attendance: Deputy City Clerk, Erna Hall
Legal Counsel, Jana-Marie Odling
Executive Director, City Planning and Development, Diana Hawryluk
Director Planning, Shauna Bzdel
Senior City Planner, Jennifer Barrett

APPROVAL OF PUBLIC AGENDA

Malcom Neill moved, AND IT WAS RESOLVED, that the agenda for this meeting be approved, as submitted.

ADOPTION OF MINUTES

Councillor Bob Hawkins moved, AND IT WAS RESOLVED, that the minutes for the meeting held on December 1, 2016 be adopted, as circulated.

ADMINISTRATION REPORTS

MHC17-2 2016 Rental Vacancy Report

Recommendation

That this report be received and filed.

Jennifer Barrett, Senior City Planner, made a PowerPoint presentation, a copy of which is on file in the Office of the City Clerk.

Councillor Andrew Stevens moved, AND IT WAS RESOLVED, that the recommendation contained in the report be received and filed.

MHC17-1 Mayor's Housing Commission 2017 Work Plan

Recommendation

That this report be received and filed.

Councillor Lori Bresciani moved, AND IT WAS RESOLVED, that the recommendation contained in the report be concurred in.

ADJOURNMENT

Robert Byers moved, AND IT WAS RESOLVED, that the meeting adjourn.

The meeting adjourned at 4:45 p.m.

Chairperson

Secretary

May 4, 2017

To: Members
Mayor's Housing Commission

Re: Comprehensive Housing Strategy – 2016 Annual Update

RECOMMENDATION

That this report be forwarded to the May 29, 2017 City Council meeting for information.

CONCLUSION

City Council approved the Comprehensive Housing Strategy (CHS) on April 29, 2013 and a Housing Strategy Implementation Plan (HSIP) on June 10, 2013. Since the approval of the CHS and HSIP, the City of Regina (City) has already started on 10 of the 11 short-term strategies, 17 of 21 medium-term strategies and one of the three long-term strategies. This report serves as an annual update on implementation for 2016. An annual implementation report continues to be provided to the Mayor's Housing Commission (MHC) and City Council.

BACKGROUND

In February 2013, consultants delivered the CHS, summarizing the CHS as a project to evaluate Regina's housing issues, to research and develop strategies to address these issues and to define the role of the City. Background research and the strategy framework were reviewed and vetted by a group of 19 industry stakeholders, representing all sectors of housing, as well as internal members of Administration. The CHS along with Administration's recommendations of 28 strategies for implementation, six strategies for further consideration and one strategy deemed unfeasible, was brought to City Council on April 29, 2013 and approved. The HSIP includes work plans for implementation of the 35 CHS strategies which was approved by City Council on June 10, 2013 and is based on short-, medium- and long-term timeframes.

This report provides an update on the CHS and HSIP implementation and progress for 2016 to the MHC and City Council. Information includes updates on housing statistics, the status of strategy implementation and a scorecard as provided in Appendices A, B and C.

DISCUSSION

Implementation of the CHS:

The following list contains highlights of implementation in 2016. A full description of the strategies and implementation to date are included in Appendix B.

- The City continued to play a key role in the Federal Government's Homelessness

Partnering Strategy (HPS) by providing leadership on the Regina Community Plan on Homelessness and the Community Advisory Board. In January 2016, the Housing First model and implementation plan was presented at a public event that was attended by the media as well as non-profit and public sectors. A call for proposals was issued the same month to deliver a Housing First pilot project from April 2016 to March 2017 based on Regina's Housing First Model report. Phoenix Residential Society was selected as the successful proponent and awarded over \$400,000 (Strategy 28).

- Also part of HPS, over \$700,000 was allocated to organizations to deliver capital projects, housing and support services; initiate a Rapid Rehousing program to house individuals with moderate needs who are experiencing episodic homelessness; support work in tandem with the Housing First program; and secure the services of an evaluator to evaluate Regina's efforts and to grow the program (Strategy 28).
- Laneway suites in the two greenfield pilot project locations were constructed. In 2016, Regina Planning Commission and City Council approved both the Guidelines for the Laneway and Garden Suites Pilot Project and six pilot locations to test the impact of these building forms in inner city locations throughout Regina (Strategies 3 and 25).
- As part of the implementation of the Intensification Work Plan and intensification policies of *Design Regina: The Official Community Plan Bylaw 2013-48* (OCP), scoping for the Underutilized Land Study (ULS) was initiated in 2015. The study is intended to research barriers for infill and development of under-utilized land such as vacant lots and brownfields in the city. In 2016, \$115,000 to complete ULS was approved as part of the 2017 City budget. The project is expected to commence in 2017 (Strategy 33).
- The City's Tax Exemption program was phased out in greenfield and newer areas of the city in 2016. This was triggered by the rise in the city's overall vacancy rate and in recognition of the large amount of market rental units that were already under construction. (Strategy 1)
- A number of housing strategies have been considered as work continues on an Intensification Work Plan and the Zoning Bylaw Review, as part of the OCP implementation (Strategies 4, 8, 22, 26, 29 and 30).
- Communication is on-going with the Government of Saskatchewan, property owners, developers and landlords to help with access to provincial programs and help the City better understand and work within the provincial government's funding programs (Strategies 9 and 12).

Summary of Housing Statistics

The housing situation in Regina continued to improve in 2016 with vacancy rate remaining

relatively unchanged at 5.5 per cent in fall 2016 compared to 5.4 per cent in fall of 2015. Comparably, other municipalities in Saskatchewan, like Saskatoon, have seen vacancy rates nearly doubling due to low employment rates, a surplus of both primary and secondary rental units in the housing market and dropping oil and gas commodity prices. The higher vacancy rate in Regina has led to a drop in rental starts (33 per cent) in 2016 compared to 2015 (49 per cent); however, rental starts remains significantly higher than the 18 per cent average seen over the past decade. Home prices have leveled off after substantial increases between 2006 and 2014. However, while vacancy rates for market rental housing have been above the target of three per cent for the third consecutive year, increasing costs of both home ownership and rental housing continue to impact the City's most vulnerable households. Affordable rental units are not considered in the CMHC rental market rate and vacancies are expected to remain around zero with new units occupied as soon as they become vacant. As well, it is necessary to not only continue to work towards providing safe and affordable housing for the most vulnerable households but also increasing housing diversity and creating complete communities in both new and existing neighbourhoods. These initiatives will bring the City closer to meeting the goals of the CHS and the policy objectives of the OCP. It is anticipated that lower housing prices and sustained rental vacancy rates will help increase access to a diverse range of housing in the city. Despite these improvements, there seems to be an emerging shift in location of available affordable housing in Regina. Traditionally, the majority of the City's affordable housing incentives have gone towards infill developments in established neighbourhoods; however, 82 per cent of units that received incentives in 2016 were for greenfield developments due to the high number of affordable ownership units funded. This marks a 33 per cent increase from 2015, which saw the affordable housing distribution of infill and greenfield closer to 50/50. Given the nature of greenfield developments, these units may be a challenge to low- and moderate-income families in terms of accessing services, employment, public transportation and the lost value of incentives when the location necessitates car ownership.

A full summary of data including Census, Canadian Mortgage and Housing Corporation (CMHC) and the Canadian Real Estate Association (CREA) data is included in the attached 2016 Annual Housing Update.

The following tables include a summary of housing data and trends over the past five years including targets outlined in the CHS. A full scorecard as developed within the HSIP is included in Appendix C.

Table 1: Overall Housing Data and Targets

Indicator	2013	2014	2015	2016	2017f¹	CHS Target
Housing starts	3,122	2,223	1,597	1,402	1,320 - 1,640	n/a
% multi-unit ² of total starts	60%	68%	68%	68%	51-61%	> 55%
% rental units of total starts	24%	41%	49%	33%	n/a	30%

Rental starts (units)	764	909	716	466	n/a	n/a
Rental vacancy rates ³	1.8%	3%	5.4%	5.5 %	5.3 %	3%

f = forecast

¹ CMHC forecast (Fall 2016). Data is not available to forecast rental unit starts for 2017.

² Includes semi-detached, row houses, multi-unit buildings.

³ Numbers are for fall vacancy rates.

Table 2: Affordable and Below Market Rental Housing Statistics

Indicator	2013	2014	2015	2016	2017f ¹
Total rental starts (units)	764	909	716	466	n/a
Affordable/below market rental units funded (HIP)	64	22	73	11	20-100
Affordable/below market rental (HIP funded) as % of all rental starts	8%	2%	10%	2%	n/a
All units receiving a municipal contribution ²	161	541	1,187	932	542 ³

f = forecast

¹ Data is not available to forecast rental unit starts for 2017.

² Municipal contributions include tax incentives for purpose-built rentals, capital incentives for below market/affordable rental, ownership units and tax incentives for new secondary suites.

³ This number represents units approved for tax exemption starting in 2016. As all units receiving capital grants also receive tax exemption, adding these units would result in double counting of some units.

RECOMMENDATION IMPLICATIONS

Financial Implications

CHS administration and implementation in 2016 was supported by a Senior City Planner, a City Planner I and a Clerk Typist V or equivalent. All positions are within the operating budget of the Urban Planning Branch (formerly Neighbourhood Planning Branch). The 2016 tax incentive and capital grant commitments were under the City's Housing Incentive Program (HIP). There is also a \$47,500 annual allocation within the operating budget for consulting services, advertising and media related services to support continued implementation of the CHS and housing programs however, the budget was not used in 2016.

Environmental Implications

The OCP established a target for 30 per cent of growth over the next 25 years to occur as intensification within the existing city. Continued infill and multi-unit development will help the city decrease its environmental footprint through more population density requiring less area of streets, roads, pipes and other forms of servicing. Incentives for residential construction to encourage development where residents can benefit from proximity to jobs, services and be less auto-dependent, were considered with a review of the Housing Incentives Policy in 2015 and the implementation of housing and OCP policies. The location of affordable and below market units will continue to be monitored with implementation of the HIP.

Policy and/or Strategic Implications

The strategies of the CHS align with the City's policy objectives as outlined in the OCP. Strategies of the CHS will be considered with the zoning bylaw review.

Accessibility Implications

Development criteria established for eligibility in the City's housing incentives programs encourages development of accessible units that exceed the required five per cent in multi-unit rental developments and the creation of accessible units in ownership developments.

Other Implications

None with respect to this report.

COMMUNICATIONS

The Design Regina and City of Regina websites are kept up-to-date with all documents related to the CHS, as well as reports and information on housing data and new policy documents. Updates to the Housing Incentives Policy can be found on to the City of Regina website along with a new housing brochure and interactive map that allow users to search for incentives based on location and housing type.

Administration will continue to notify and communicate with the public and stakeholders on the 11 strategies identified for public consultation in the implementation plan. Recent updates to the Housing Incentives Policy and creation of the laneway and garden suites guidelines included a public review process to provide opportunities for additional consultation.

Administration continues to receive feedback and engage non-profit housing providers, private developers and housing advocacy groups to build partnerships and discuss housing policies and programs of the City. Administration also meets with Saskatchewan Housing Corporation and CMHC regularly to discuss how City's housing policies and incentive programs align with policies and incentives offered by the Provincial and Federal Government. The Mayor's Housing Commission provides a forum for discussion, advice and recommendations for the implementation of the CHS.

DELEGATED AUTHORITY

There is no delegated authority associated with this report and it is for informational purposes only.

Respectfully submitted,



Shauna Bzdel, Director Planning

Respectfully submitted,



Diana Hawryluk, Executive Director City Planning and Development



HOUSING

COMPREHENSIVE STRATEGY

2016

Annual Housing Update

The following information is meant to provide a high-level overview of housing, including housing and related statistics, the role and impact of the City's housing incentives as well as an overview of the City's Comprehensive Housing Strategy (CHS) and steps towards implementation.

Comprehensive Housing Strategy Overview

Significant economic growth and population increases in recent years created unprecedented pressure on housing. In response, in 2012 the City began work on a Comprehensive Housing Strategy (CHS), which was completed in early 2013. Led by SHS Consulting Ltd from Toronto, a cross-section of City staff and 19 housing sector stakeholders were involved in the preparation of the strategy. The CHS outlines the City's role in housing, five major housing issues, five goals to address those issues, and more than 30 strategies to positively impact the state of housing in Regina. The CHS can be viewed at: Designregina.ca/housing-comprehensive-strategy-2016/

Why create the Strategy?

The Strategy enables the City to:

- Define and communicate the City's role in housing;
- Better align policies, programs and assets with current and future housing needs, including new *Design Regina: The Official Community Plan (OCP)* policies, housing incentives policies, and alignment, where possible, with the programs of the Province of Saskatchewan; and,
- Define the best areas and methods to stimulate the housing market within the City's role.

Key Strategy Implementation Actions

Since approval of the CHS, the City of Regina has made significant progress in addressing housing issues, including implementation of the CHS, creation of the Mayor's Housing Commission and incentivizing an increase in the supply of market and affordable rental housing. Housing Summits in 2013 and 2014, as well as the Mayor's Housing Commission, helped to advance the conversation around solving Regina's housing issues and moving the implementation of the CHS forward. In 2016, highlights of implementation included tracking of large infrastructure projects and potential impacts on the housing market, Council approval of six infill laneway and garden suites pilot projects, implementation of a revised Housing Incentives Policy, and on-going monitoring of the housing and economic conditions.

Strategy Implementation

Following the release of the CHS, the Housing Strategy Implementation Plan (HSIP) was approved by Council in June 2013. The Implementation Plan includes:

- Steps for implementation;
- Timeframes for implementation for short (2013), medium (2014-2015) and long-term strategies (2016-2018);
- City divisions affected or involved;
- Anticipated outcomes; and,
- Monitoring, reporting and evaluation techniques.



Housing Achievements and Challenges

Housing Strategy Implementation – Progress to Date

The housing situation in Regina has improved since 2013 when the Housing Strategy was first completed. Rental vacancy rates have risen and housing prices (ownership) have started to level out after substantial increases between 2006 and 2013. Similarly, more affordable housing units have been offered by non-profit housing providers as well as more affordable and below market units offered by private developers.

To date, implementation has begun on both short-term and medium-term strategies of the CHS, including:

- **Housing Incentives Policy (HIP).** The City of Regina provides capital grant and tax exemption incentives through the HIP to stimulate new rental and ownership units that address current housing needs. City Council approved a comprehensive amendment in 2015 to HIP, including:
 - Increase incentives for developers of below market rental units in order to increase the supply of below market rental housing;
 - Focus incentives towards critical infill developments, including areas in core housing need and with aging housing stock;
 - Enhance and streamline the City's Downtown and Warehouse District incentive programs;
 - Gradual phase out the City's Tax Exemptions to developers of new market rental developments in developed and greenfield areas;
 - Reduce capital grant amounts for new affordable ownership units.
- **Vacancy Rate Target.** The CHS established a three per cent vacancy rate target by 2017 (Strategy 17). Since 2013, CMHC has reported 2,855 new market rental starts in the City and the vacancy rate for the Regina Census Metropolitan Area (CMA) held relatively unchanged from 2015 at 5.5 per cent in the fall of 2016 (Strategy 10).
- **Workforce Housing.** Neighbourhood Planning continues to track large infrastructure projects such as the Bypass, stadium and school construction to understand the potential impact to the City's housing supply and possible remediation methods (Strategy 7).
- **Secondary and Concept Plan Review of City-Owned Land** – Neighbourhood Planning is working with the Long-Range Planning Branch and the Regina Revitalization Initiative (RRI) team to ensure the policy direction of the CHS is incorporated into Secondary Plans for the neighbourhoods of Southeast Regina and the RRI (Strategy 2).
- **City-Owned Land for Affordable Housing.** The development of affordable housing on two city-owned sites (former bus turnaround sites) began in 2015 on land offered through RFP in 2013. One of these sites was completed in 2016 and fully occupied while the other site is currently being constructed and anticipated for completion and occupancy in 2017 (Strategy 2).
- **Laneway housing pilot sites.** Construction of laneway housing in the Greens on Gardiner subdivision is ongoing while the Laneway and Garden Suite Guidelines and Pilot Project was approved by Council in January 2016. Following the approval, a request for proposals was issued with a total of six pilot sites in established neighbourhoods considered and approved by Council in September 2016. Next, the pilot sites may submit their proposals for building permit consideration (Strategies 3 and 25).
- **New and innovative housing types.** Since the Mayor's Housing Summits in 2013 and 2014, Administration has been engaged in on-going discussions with landowners and developers regarding new housing types. Aside from the laneway and garden suites, new and innovative housing types shall be considered as part of the Zoning Bylaw review process (Strategy 25).

- **Condominium conversion requirements.** Revisions to the *City's Condominium Policy Bylaw* were made in 2015 to align with Provincial changes to the *Condominium Property Act* and the *Condominium Property Regulations*. The approved amendments prevent condominium conversions from lowering vacancy rates below three per cent at the neighbourhood level. Exceptions are made for vacant and heritage buildings as well as buildings with fewer than five units (Strategy 10).

- **Housing Data Tracking and Reporting.** Tracking, recording and evaluating the housing situation through data from Census, Canada Mortgage and Housing Corporation (CMHC), Canadian Real Estate Association (CREA), City of Regina building permits, and Regina Realtors Association is on-going to inform housing programs and incentives. In 2015, new Neighbourhood Profiles were released for Regina's 29 neighbourhoods. The most recent federal census survey was completed in 2016, with scheduled data releases anticipated between 2017 and 2018 (Strategies 10, 31 and 34).

- **Partnerships.** On-going communication with the Province, property owners, developers and landlords to help with access to provincial programs and help the City better understand the challenges with affordable housing. A member of the Saskatchewan Housing Corporation sits on the Mayor's Housing Commission (Strategy 9).

- **Federal Homelessness Partnering Strategy.** The City continued to play a key role in the Federal Government's Homelessness Partnering Strategy (HPS) by providing leadership on the Regina Community Plan on Homelessness and the Community Advisory Board. In 2016, activities to support the homeless population included allocating over \$700,000 to organizations for capital projects and to deliver housing and support services; the initiation of a Rapid Rehousing program to house individuals experiencing episodic homelessness and with moderate needs and to work in tandem with Housing First; and securing the services of an evaluator to evaluate Regina's efforts and to grow the program.

In January 2016, the Housing First model and implementation plan was presented at a public event that was well attended by the media as well as non-profit and public sectors. A call for proposals was issued the same month to deliver a Housing First pilot project from April 2016 to March 2017 based on Regina's Housing First Model report. Phoenix Residential Society was selected as the successful proponent and awarded over \$400,000 (Strategy 28).

- **National Housing Strategy.** With the launch of consultation for a National Housing Strategy (NHS) by the Federal Government, the members of the Mayor's Housing Commission (MHC) were provided an opportunity to address items outlined in the CHS and to provide feedback on the development of a NHS as it affects the municipality. As part of the exercise, Administration identified key themes and questions provided by the Federal Government to help guide the conversation. The discussion was summarized and submitted to the Federal Government in a letter from the Mayor. Administration also encouraged members of the MHC to share the surveys with their colleagues and submit comments to the Federal Government on behalf of the organization they represent (Strategy 12).

- **Cold Weather Strategy.** The Cold Weather Strategy is a partnership program with the Ministry of Social Services and service providers to Regina's homeless population, including shelters, emergency service agencies, health services and the City. The purpose of the strategy is to ensure services work together so no one is without a safe place to sleep on cold nights in Regina. The strategy is designed to work with existing services and frontline service providers. The strategy is in place from November 1 until March 31, unless weather conditions require that the dates of service be extended. The Cold Weather Strategy was renewed and is in place again for the winter of 2015-16 (Strategy 35).

- **Community Investment Grants Program.** There is continued support for housing and homelessness initiatives through the City's Community Investment Grants Program. \$152,587 was allocated to organizations involved with housing, including Oxford House Society of Regina Inc., SOFIA Housing, YWCA, Regina Transition Women's Society, Hope's Home Incorporated and Carmichael Outreach Incorporated (Strategy 27).

- **Mayor's Housing Commission.** The Mayor's Housing Commission has created a forum for housing discussion and guidance for the implementation of the CHS (Strategy 35).

Housing Strategy Implementation – On-Going Challenges

The recent slowdown in the economy stems from falling commodity prices, combined with a residential construction boom over the past few years. This has led Regina's housing market to level off in 2016 with a slight three per cent drop in residential starts and average house prices remaining nearly unchanged from 2015 at \$316,445.42.

Affordable Housing Needs. Despite significant gains, there is still work to be done in order to meet the goals of the CHS. Current trends show ownership housing prices and vacancy rates for market rental units have held steady from 2015. Unfortunately, rental rates in the City have continued to rise on an annual basis with fewer affordable rental unit starts. In 2016, capital funding of nearly \$1.98 million was committed for 169 new units through HIP, of which only 11 were affordable rental units. The number of affordable rental units funded in 2016 is significantly lower than the number of units funded of any year in the past five years. Administration will continue to review and monitor this emerging trend in 2017.

Complete Communities. There is still a continued need for affordable residential development in proximity to services and amenities to create complete communities. As observed in 2016, more than 80 per cent of all units applying through the HIP were created in new developing areas of the city, the majority of which were below market ownership units. The development of affordable units in greenfield areas may create challenges due to a lack of public transit or nearby services. The potential outcome for residents may be an increase of transportation costs to meet a household's everyday needs or preventing households from accessing affordable units due to a lack of transportation options.

Housing Repair. There is an on-going need to preserve and repair existing housing stock, especially affordable units. Older units in need of repair are often in established neighbourhoods and located close to services and transit. As well, they often offer below market rental rates and are less expensive to renovate on a per unit basis than the construction of new units. Administration has completed best practice research on repair programs in other municipalities in Canada and continues to discuss the possible renewal of housing repair programs administered by the Province.

Secondary Rental Units. Secondary rental units (condominiums, single-detached homes, duplexes and secondary suites being rented) are increasing in number since 2010, comprising more than half of the rental units in the city. In 2016, units in the secondary market increased slightly by 265 units while the vacancy rate for condominiums in the secondary market decreased to one per cent in 2016 from 4.6 per cent in 2015. CMHC has attributed the low vacancy rate of secondary market condominiums to increased demand of higher quality condominium units at a competitive rate as well as the low number of condominium units available for rental in comparison to purpose built rental units.

Housing Data Update

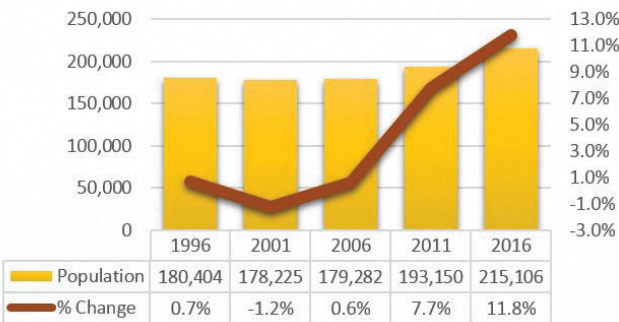
Population Growth

The City of Regina has grown on average by 4,400 people annually in the past five years. The 2016 Census reported the city population to be 215,106¹, an increase of 21,956 from the 2011 Census. This represents the highest population growth that Regina has experienced from one census year to another over the past 20 years. Additionally, Regina has been bumped up one spot to the fourth highest growth rate for any Canadian CMA sitting at 11.8 per cent over the five-year period. While population growth is expected to continue, it is not expected to exceed the average of the past five years.

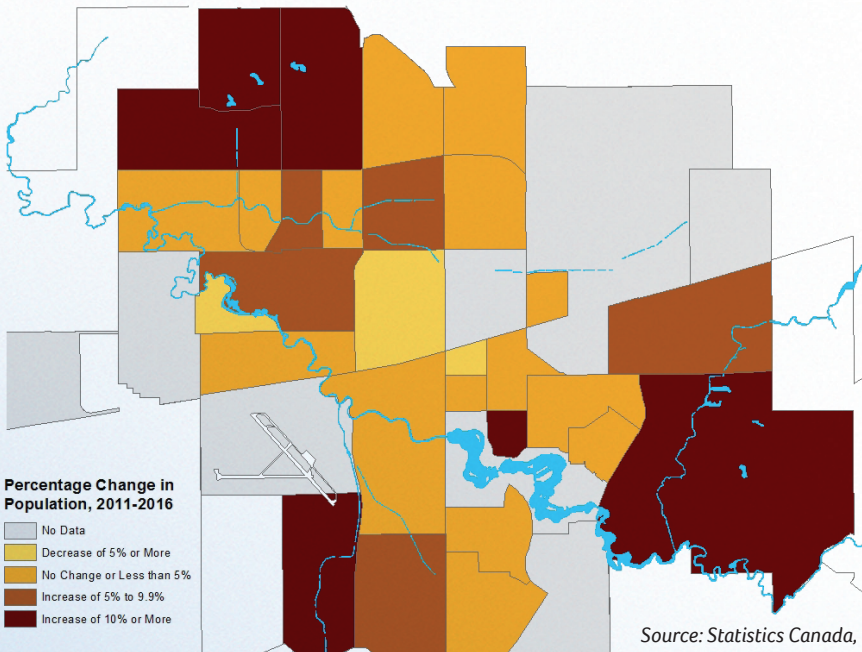
Population Change by Neighbourhood Community Association

The highest population gain within in the city is shown as occurring around and including newer neighbourhood subdivisions, with an average growth of 10 per cent or more since 2011. This population growth could be attributed to the location of newer housing stock, with a large number of housing in these growth areas built after the 1990s.

Population Growth by Census Year, Regina, 1996-2016



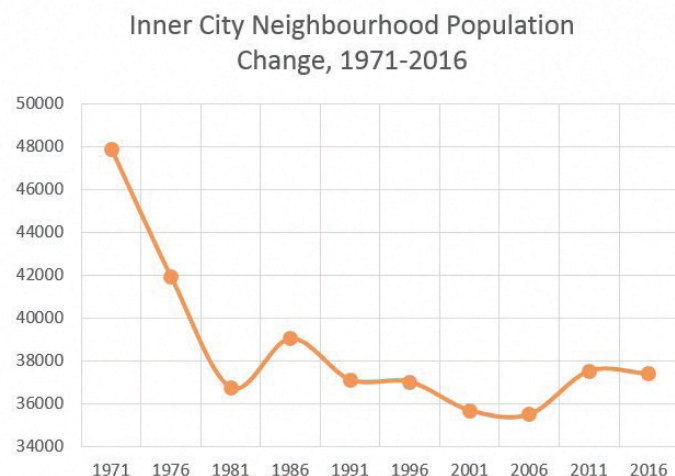
Source: Statistics Canada, Census of Canada 2006,2011, 2016



Source: Statistics Canada, Census of Canada 2006, 2011, 2016

Inner City Neighbourhood² Population Change

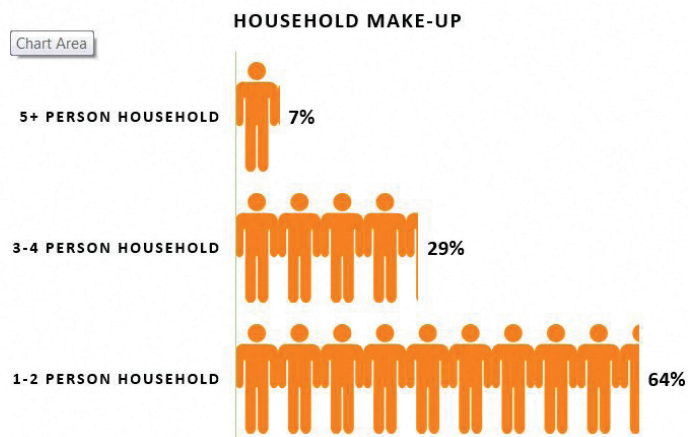
While the City has experienced an increase in residential construction within some inner city neighbourhoods over recent years, historically, the population of these neighbourhoods remains far below their peak after the mid-20th century. After steep declines in population experienced from the 1970s to 1990s, the trend has begun to level off, with increase population observed in some of the inner city neighbourhoods. Since 1971, the overall population of Regina's inner city neighbourhoods has decreased by approximately 10,500 people.



Source: Statistics Canada, Census of Canada 1971-2016

Household Make-Up

One and two-person households make up 64 per cent of the households in Regina, yet the majority of the housing stock is single-detached homes with three or more bedrooms. Although a small part of the overall household composition (2.5 per cent), households of six or more persons grew by 35 per cent (520 households) in Regina between 2006 and 2011. Households may include individuals who are not family members but who reside together. Household size will be further examined once 2016 census data is available.

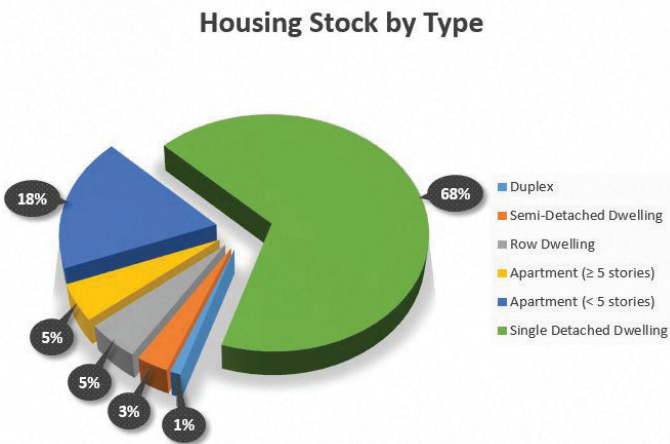


Source: Statistics Canada, Census of Canada 2011

² Comprised of Cathedral, Centre Square, Heritage, Eastview, Gladmer Park, North Central and Northeast

Housing Stock by Type

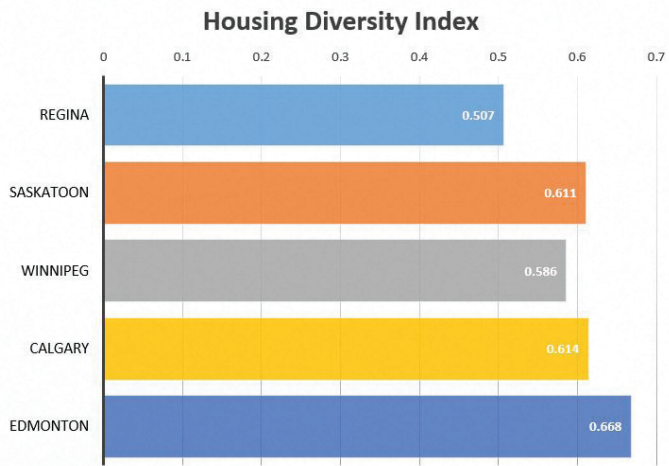
Based on 2011 Census data, single-detached homes make up 67 per cent of the housing stock and 64 per cent of dwelling units have three or more bedrooms. Apartments of less than five storeys are the second most prevalent housing type. Once available, changes in housing stock for the past five years will be represented in 2016 census data.



Source: Statistics Canada, Census of Canada 2011

Housing Diversity Index

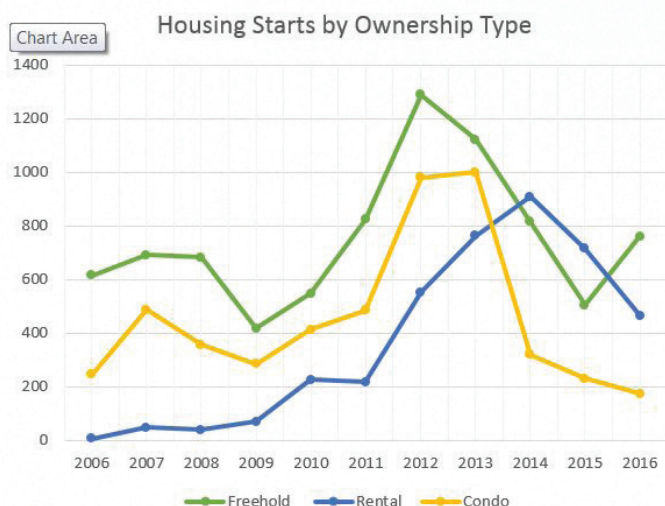
Based on demographic statistics, there is an identified need for small affordable units for singles and larger affordable units for families. The Housing Diversity Index is one tool cities have used to assess the variety of housing types. The higher the number, the greater the amount of housing diversity. As noted in the chart below, Regina suffers from less diversity in housing compared to other western Canadian cities. Once available, 2016 Census data will be used to evaluate changes in housing diversity over the past five years.



Source: Statistics Canada, Census of Canada 2011

Housing Starts³ (Rental vs. Ownership)

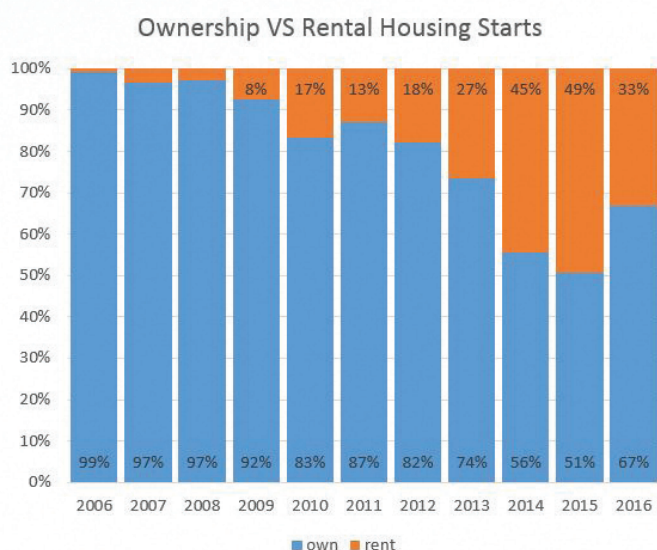
Construction starts in 2016 for rental units and condominium ownership units have significantly decreased in number to well below the number reported for single family (freehold) units. This is attributed to strong rental and condominium starts from previous years and, therefore, supplying the current housing market with more than can be absorbed by the population.



Source: CMHC Market Analysis Centre, Historical Starts

Housing Starts by Tenure (Rental vs. Ownership)

In 2016, the proportions of rental and ownership unit starts among all starts in the City were 33 per cent and 67 per cent respectively; this is a change from the last two years where rental and ownership housing nearly reached market equilibrium for the Census Metropolitan Area (CMA). Despite the changes, the percentage of rental unit starts still remains above the average starts historically observed in the City

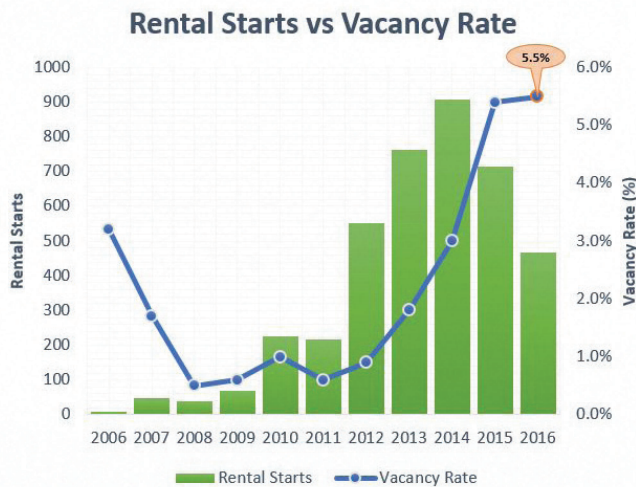


Source: CMHC Market Analysis Centre, Historical Starts by Intended Market

³ Data represents starts within the City of Regina, not CMA

Rental Starts and Vacancy Rates

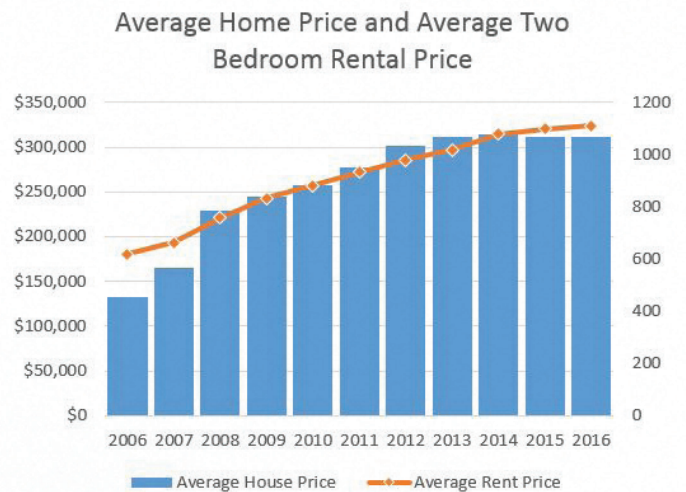
Increased housing starts over the years has improved availability of rental housing. The vacancy rate⁴ for market rental units increased to 5.5 per cent in fall of 2016, the highest vacancy rate over the past 10 years. On average, Regina requires approximately 350 - 400 rental units per year to keep up with new households coming to Regina. The city was able to meet and exceed rental unit needs in 2016 with 466 rental starts and 547 rental unit completions.



Source: CMHC "Regina – Enhanced" Report, Housing Market Outlook, 2016

Rental and Ownership Housing Costs

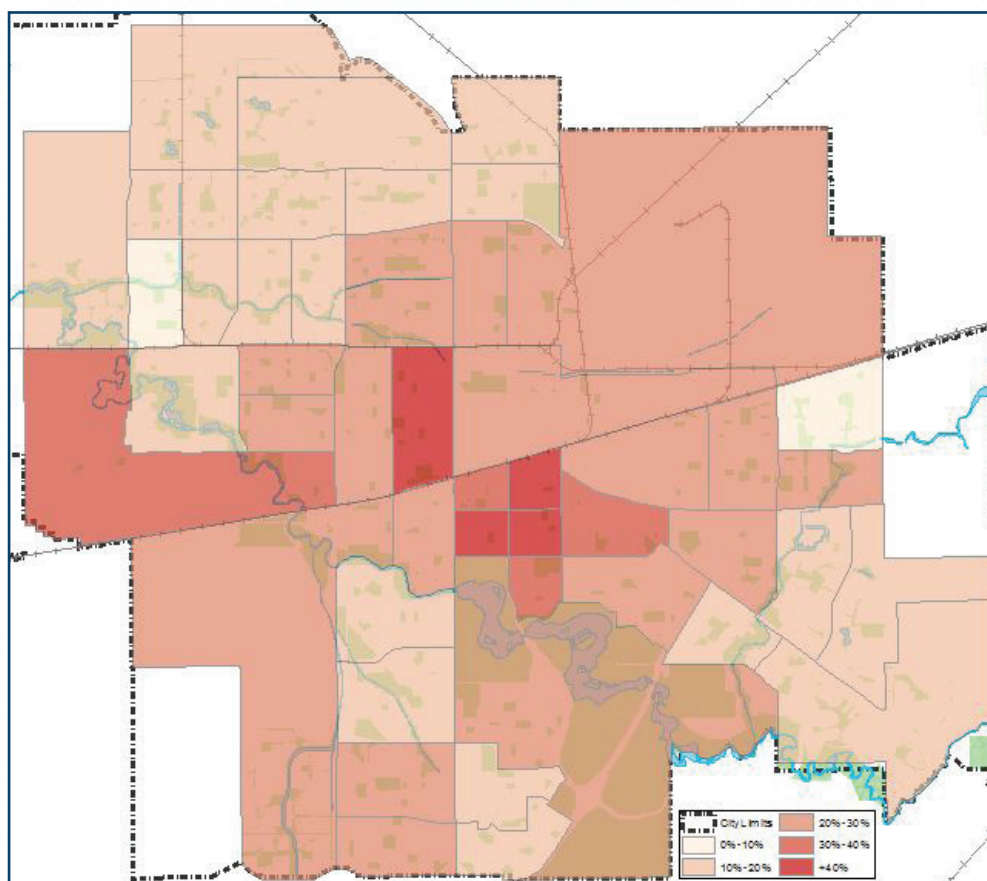
In 2015, median home prices were reported to be \$302,272, while average home prices were at \$318,548. Both median and average home prices in 2016 appeared to have held steady from the previous year at \$303,650 and \$316,445, respectively. Meanwhile, the average rental rate for two-bedroom apartment was \$1,097 in 2016 – an increase of 1.1 per cent from 2015. This is a dramatic change from past years when rental rates and home prices increased rapidly from 2006 and 2013.



Source: Association of Canadian Realtors MLS Residential Average, Jan-Dec 2016 monthly report

Core Housing Need

A household is said to be in core housing need if its housing falls below adequacy or suitability standards and if the household spends 30 per cent or more of its total before-tax income to pay the median rent. Affordability continues to be the main housing issue. The 2011 National Household Survey showed that 18,070 (24.3 per cent) households in Regina were spending more than 30 per cent of their total income on shelter, with renters making up the largest percentage at 30.2 per cent of rental households in core housing need. The map below illustrates the areas of greatest core housing need in 2011 noted by the level of colour saturation. Future data on areas with the greatest core housing needs will be provided through the 2016 National Household Survey.



Housing definitions

For the purpose of this document, **affordable housing** is used to refer to the CMHC definition of affordability based on 30 per cent of the household gross income. Below market housing refers to units that are offered **below the average market** rent as reported by CMHC. Since 2014, the Housing Incentive Policy has provided capital grants for affordable units; previously, rental rates were set at or below average rent.

City of Regina Housing Incentives

In 2015 the Housing Incentives Policy (HIP) was updated to focus on critical housing needs of affordable rental housing and reducing incentives for affordable home ownership and market rental construction in greenfield areas. In 2016, capital grants committed nearly two million dollars to housing developments. Capital grants for below market and affordable rental and ownership units in 2016 equalled 169, of which 11 were affordable rental units.

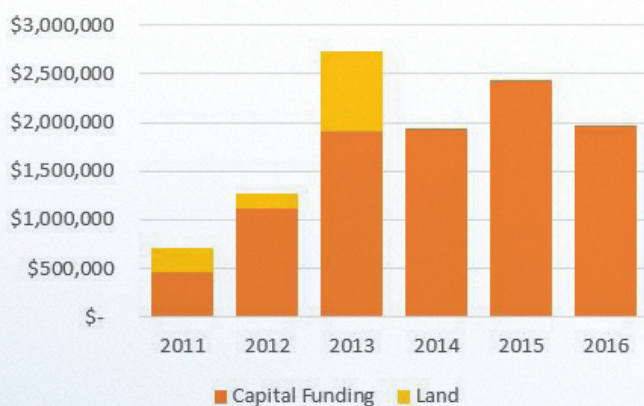
The HIP has also contributed to the dramatic increase in construction of purpose-built rental units. In 2016, the number of rental units⁵ receiving a tax exemption remained stable with 817 new units, comparable to 883 units in 2015. Despite the slight decrease, these developments have helped rental vacancy rates remain nearly unchanged at 5.5 per cent, exceeding the target rental vacancy established in the CHS of three per cent.



The City of Regina has committed \$738,000 in land and \$9.8 million in capital grants towards affordable housing since 2011.

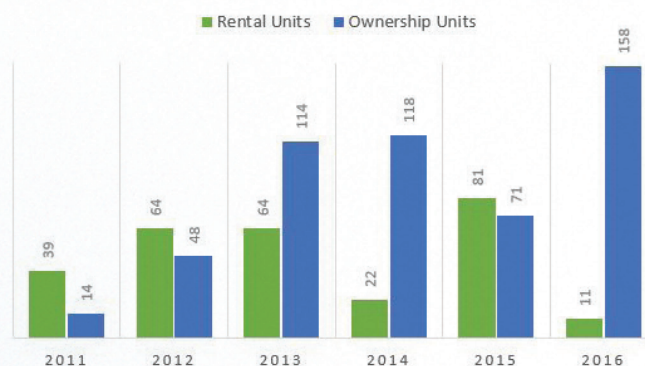
There is still a dire need for affordable rental units in the City; however, these forms of development are not calculated in the CMHC's rental vacancy rate.

Affordable Housing - Capital Funding and Land



Source: City of Regina, Incentive Data, 2016

RESIDENTIAL UNITS RECEIVING CAPITAL GRANTS



Source: City of Regina, Incentive Data, 2016

Since 2006, the majority of capital incentives have gone to units developed on infill sites. More recently, the split between infill and greenfield sites has been closer to 20/80 as more and more development has occurred on the edges of the city. This trend can be attributed to the challenge of finding land in the city core as well as the emergence of more private developers who are entering the affordable housing market, and who are contributing a portion of large development projects to affordable units.

Capital Grant Housing Incentive: Infill - Greenfield Split

Year	Infill Units	Infill %	Greenfield Units	Greenfield %
2006	51	100%	0	0%
2007	54	100%	0	0%
2008	0	0%	0	0%
2009	9	82%	2	18%
2010	0	0%	0	0%
2011	93	100%	0	0%
2012	73	65%	39	35%
2013	99	56%	79	44%
2014	73	52%	67	48%
2015	82	51%	80	49%
2016	31	18%	138	82%

Source: City of Regina, Incentive Data, 2016

 **1.97M**

In 2016, the City of Regina committed \$1.9 million in capital grants for the development of affordable housing.

Provincial Programs

City of Regina incentives are designed to complement provincial housing programs. Currently the province offers the following programs to support housing needs in the City:

- **Headstart on a Home (HSOH).**

Since 2012, several projects have been approved for HSOH financing through the Province. In seven of these projects, developers have applied for capital grants to provide down payment assistance for income-eligible households.

- **Rental Development Program (RDP).**

Developments that meet the requirements of City's capital incentives may be eligible for an RDP loan for rental development of four to 26 units provided they are not receiving any additional provincial funding. Rents must be held at or below average rents for the area for 10 years and units offered to households with incomes at or below the Maximum Income Level (MIL) as established by Saskatchewan Housing Corporation (SHC).

The Province at this time is reviewing their incentives and have placed several programs on hold including the Rental Construction Initiative (RCI), the Secondary Suite Program, the Capital Rent Subsidy and the Affordable Home Ownership Program.

Housing Incentives Policy – Project Highlights

The following projects represent a select list of projects that received City of Regina capital grants from 2006–2016 (this is a select list only). Many projects were a partnership between a developer and/or a non-profit and three levels of government.

New Rock Development

Eastgate Villa – 3810 E Dewdney Avenue

Eastgate Villas is a multi-unit complex with a mix of bungalow and two-storey units with a total of 126 dwellings on site. Phase I contained thirty-nine units sold to purchasers who met income requirements. The grant was passed along to families at or below the provincial maximum income levels.



Silver Sage Housing Corporation

345 Wascana Street

On the former Regent Park School Site, Silver Sage Housing developed an affordable rental infill housing project. This development created 67 affordable units that consist of 36 townhouse units for families and 26 single-storey accessible garden apartments for seniors.



Habitat for Humanity

Single Family Detached Homes

From 2006 to 2016, Habitat for Humanity added approximately 42 houses to their housing accomplishments. All of the houses are located in established neighbourhoods and owned by families who worked with volunteers to build their new home.

New Rock Development

Rosemont Court - 1225 Grey Street

This homeownership project is an infill of a closed school site, comprising 74 townhouse units and 54 condominium units. New Rock Developments provides a mortgage assistance program and committed 45 of the units to be an attainable purchase price for households at or below the provincial maximum income levels.

New Rock Developments & Habitat for Humanity

Denim Townhomes - 4102 3rd Avenue North

A joint venture between North Ridge Developments and Habitat for Humanity, the housing development creates 11 new affordable townhouse condominium units.



Ranch Ehrlo Society

CHAZ Court – 1747 Montreal Street

Eight “pocket suites” were designed for young singles transitioning from foster homes, group homes, or other transitional types of housing to independent living. The units are 200-290 square foot, self-contained rental units located in the Heritage neighbourhood.



Porchlight and Aspire Attainable Housing Corporation (formerly Oak Park Living)

Velocity and Life Townhomes

Two residential projects in Harbour Landing combining townhomes and apartment style condominiums with units ranging from one to three-bedroom units. Two hundred and fourteen of the 269 total units have been set aside for households that qualify for capital grants based upon provincial income levels.



Eden Care Communities

1100 Broadway Avenue

Milton Heights is an existing apartment building built in the 1950's. When the building was donated to Eden Care, it was in need of significant repair. Saskatchewan Housing Corporation assisted in the funding of the renovation and Eden Care now provides 135 below market rent units for seniors and persons with disabilities. The renovation created seven additional accessible rental suites funded by the City's capital grants.

P.R. Investments Inc.

1936 Cameron Street

P.R. Investments built a nine unit rental apartment building in the Cathedral neighbourhood. This infill project contains seven, one-bedroom units and two, two-bedroom units. Eight of these units will be kept at an affordable rent.



Halifax Holding Inc.

1927 and 1945 Halifax Street

Halifax Holdings constructed two 11-unit affordable rental units in the Heritage Neighbourhood. The project consists of a total of 20, two- bedroom units and two, three-bedroom accessible units, which are provided at below average rent for the area.

Ehrlo Community Services

McEwen Manor – 2027 Osler Street

McEwen Manor is a 40-unit residential mixed building on Osler Street. The building is the result of a partnership between the Ranch Ehrlo Society, Phoenix Residential Society and three levels of government. The building provides affordable housing to people with serious mental health challenges and allows them to live independently.

Gustafson Enterprises

14 Single Family Detached Homes

Gustafson Enterprises built 14 – infill homes in North Central. The houses were built by a partnership with local agencies, such as Transitions to Trades, which assist with life and trade skills. All 14 houses have secondary suites, creating 28 affordable rental units in total.

Silver Sage Housing

5525 Dewdney Avenue

Located on a former bus turn-around site sold by the City, the project creates 14 new affordable rental units. Silver Sage Housing is a non-profit organization and is developing the units primarily for First Nation mothers and their children with the intent of keeping families together and out of foster care.



Gabriel Housing

2059 Edward Street

Also constructed on a former bus turn-around site sold by the City, the project creates six new affordable rental units. Gabriel Housing is a non-profit housing provider with a mission to contribute, manage and administer affordable and safe housing to Métis urban dwellers.



Anagram Properties Inc.

3901-3961 James Hill Road

The 32-unit condominium development provides affordable and sustainable housing with a total of 406 solar panels anticipated as part of the development, generating an estimated 4,250 kilowatt hours (kWh) of electricity per year. A total of 24 of the 32 units received capital grants through the HIP program. Twelve of the units have been completed with an additional eight units under construction.



Orange Tree Village

5540 Waterer Road

Constructed in Harbour Landing, Orange Tree Village is a mixed-use building that features four one-bedroom affordable rental units, senior living units, a day care, a salon, a restaurant, a wellness centre and many other amenities for both the residents and the community. The four affordable rental units received capital funding through the HIP program.



Halifax Holdings West LP

1914 Halifax Street

Halifax Holdings West LP is developing 45-unit affordable rental unit building that is to target Regina's 'hard-to-house' population. Ground Breaking for the site occurred in 2016 and construction is underway.

Habitat for Humanity

1033 Edgar Street - Haultain Crossing (Phase 1)

Habitat for Humanity is developing 62 townhouse units in total over the next five years. Haultain Crescent is located on the former site of Haultain School in the Eastern Annex subdivision. The first phase of the development consist of 14 affordable ownership units, which have been built and are currently occupied.







APPENDIX B: COMPREHENSIVE HOUSING STRATEGY – IMPLEMENTATION UPDATE

April 2017

Strategy	Notes/Update
SHORT TERM STRATEGIES	
1. Refine current property tax and capital incentives to target the issue of insufficient supply of rental and affordable housing	<p>2013-2015 Amendments to Housing Incentives Policy (HIP) were put in place November 1, 2013 with additional housekeeping revisions effective November 1, 2014. Other improvements include the establishment of a score card for capital incentives to rank and prioritize projects as well as compile all housing incentives into one document. Amendments to the Housing Incentives Policy (HIP) were made in late 2015 to better address where housing needs are greatest in terms of affordability, housing condition and supply – prioritizing affordable rental units, developments of non-profit organizations and development within areas in need of revitalization.</p> <p>2016 Implementation of new Housing Incentives Policy following 2015 comprehensive review.</p>
2. Leverage the City’s land assets to increase the supply of rental, affordable and special needs housing, promote the diversity of housing, and support the creation of complete neighbourhoods	<p>2013-2014 Five city-owned sites offered by RFP in Sept 2013. Three smaller sites were purchased by Habitat for Humanity. Two larger sites were purchased by Gabriel Housing and Silver Sage Housing. The developments create a total of 22 new affordable units. Development is expected to begin in 2015.</p> <p>In 2015, development of six new affordable rental units by Gabriel Housing began a former city-owned parcel. Habitat for Humanity completed of two single-detached homes on former city-owned parcels in 2015.</p> <p>2016 Development began on the former-city owned site purchased by Silver Sage Housing through the 2013 RFP process. The development added 14 new affordable rental units. The six affordable rental unit project by Gabriel Housing on a former bus turn-around site was completed in 2016 as well.</p> <p>The Southeast Neighbourhood Plan, which includes a section of City owned land, was first presented to Council in September 2016. After minor amendments, the plan will be forwarded back to Council for approval consideration in 2017. The plan includes</p>

Strategy	Notes/Update
	provisions calling for diverse and alternative forms of housing for to the area as well as rental, affordable and special need housing, where applicable, in accordance with the City's Comprehensive Housing Strategy. Upon approval, development of the area is expected to occur within the next 20 years.
3. Foster the creation of secondary suites	<p>2013-2015 Pilot projects for laneway housing in Greens on Gardiner and Harbour Landing initiated. Revisions to the HIP in 2013 allow for tax incentives of 25 per cent of property tax for a suite added to an owner-occupied home.</p> <p>Research of best practices and lessons learned in laneway housing (Calgary, Saskatoon, Winnipeg, Edmonton and Vancouver) was completed.</p> <p>2016 The Laneway and Garden Suite Guidelines for established neighbourhoods and Pilot Project was approved by Council January 2016. Following the approval, a request for proposals was issued with a total of six pilot sites in established neighbourhoods considered and approved by Council in September 2016. Currently, the pilot sites may submit their proposals for building permit consideration.</p>
5. Develop policies to support the use of alternative development standards	<p>2016 Strategy will be considered with further implementation of the OCP and Zoning Bylaw review.</p>
6. Implement a policy and process to prioritize affordable housing and special needs housing developments through the planning approval process	<p>2013-2015 A process for prioritizing below market and affordable housing projects has been established with a check box added to development applications to allow for "first of queue" for units eligible for Housing Incentives.</p> <p>An updated scorecard created for the revisions to the HIP in 2015 prioritizes funding where housing need is greatest: namely affordable rental units.</p> <p>2016 The Neighbourhood Planning Branch continues to work with the Current Planning Branch to identify developments with the potential to meet HIP eligibility through the development review process.</p>

Strategy	Notes/Update
<p>7. Work with the Regina Regional Opportunities Commission (now Economic Development Regina) and regional partners to encourage major new developments/investments to prepare a housing plan</p>	<p>2013-2015 Research done on potential large investments and employment in Regina and surrounding area that would affect housing need. Research on best practises on current workforce housing underway.</p> <p>A Regional Planning Branch has been created and will help with regional partnerships to evaluate housing needs and seek solutions.</p> <p>2016 Neighbourhood Planning Branch continued to work with the Regional Planning Branch as well as external stakeholders to track the potential impact of large regional infrastructure projects on the housing supply in Regina.</p>
<p>9. Advocate to federal and provincial governments for additional support for rental, affordable, and special needs housing</p>	<p>2013-2015 The Mayor's Housing Commission serves to foster partnerships with other levels of government and includes representation from Saskatchewan Housing Corporation (SHC). There continues to be ongoing conversations with other levels of government regarding housing support.</p> <p>2016 Administration continues to communicate with Saskatchewan Housing Corporation through quarterly meetings to understand changes in provincial programs and possible impacts on the City's programs and affordable housing development. Administration is in contact with the Saskatchewan representative for CMHC to receive updates on federal housing programs.</p> <p>With the start of consultation for a National Housing Strategy (NHS) by the federal government, the members of the Mayor's Housing Commission (MHC) and Council were provided an opportunity to address items outlined in the CHS and to provide feedback on the development of a NHS as they affect the municipality. As part of the exercise, Administration identified key themes and questions provided by the federal government to help guide the conversation. The discussion was summarized and submitted to the federal government in a letter from the Mayor. Administration also encouraged members of the MHC and Council to share the surveys with their colleagues and submit comments to the federal government on behalf of the organization they represent</p>

Strategy	Notes/Update
11. Promote and assist landlords and others in accessing existing Provincial housing repair funding	<p>2013-2015 The Administration encourages landlords to contact Saskatchewan Housing Corporation (SHC) regarding housing repair programs. Funding for the Province's Rental Repair Program is allotted in cycles and is not always available.</p> <p>Best practise research on repair programs throughout Canada is ongoing.</p> <p>2016 Administration continues to research municipal repair programs and to track progress on housing repair through building permit data. Current active provincial repair programs include the Rental Development Program (RDP). Other programs such as the Rental Construction Initiative (RCI), Rental Repair Program and the Secondary Suite Program have been placed on hold. Ongoing, quarterly meetings with SHC are an opportunity to understand any new repair-related programs through the province.</p>
25. Develop and promote prototypes and pilot initiatives of innovative housing forms	<p>2013-2015 Greens on Gardiner and Harbour Landing laneway suite pilot projects approved. In 2015, Laneway and Garden Suite Guidelines were created.</p> <p>2016 The Laneway and Garden Suite Guidelines and Pilot Project was approved by Council in January 2016. Following the approval, a request for proposals was issued with a total of six pilot sites in established neighbourhoods considered and approved by council in September 2016. Currently, the pilot sites may submit their proposals for building permit consideration.</p>
31. Prepare an implementation plan for the Comprehensive Housing Strategy (CHS) and annual reports to monitor achievements and outline annual work plans	<p>2013-2015 Implementation Plan for the CHS was approved by Council in June 2013. Work plans are expanded and revised for each strategy as strategies progress. There will be an annual CHS implementation update (this document).</p> <p>2016 CHS annual report and scorecard (this document) continues to be used to track progress based on the CHS Implementation Plan.</p>

Strategy	Notes/Update
34. Update data in the CHS when the full 2011 Statistics Canada Census data is released, and adjust strategies as required	<p>2013-2015 Census data from 2011 is available and has been updated in CHS documents including a report to MHC and Council in Q2 of 2014. Going forward, Census data will be updated every five years as available.</p> <p>New Neighbourhood Profiles were released for Regina's 29 neighbourhoods based on 2011 Census data including demographic and land use data.</p> <p>Monitoring of other housing data includes: CMHC data collection (monthly); vacancy rates (bi-annual). Tracking of internal data such as building permits and housing development projects is ongoing. Relevant data will be included in annual reports on the CHS.</p> <p>2016 Monitoring of the housing situation is ongoing using a variety of data sources. The CHS will be updated with Census data when the results of the 2016 Census are released (data anticipated in 2018).</p>
MEDIUM-TERM STRATEGIES	
4. Establish an interim innovative affordable housing rezoning policy that allows for consideration of rezoning applications immediately in specific existing residential or mixed use areas	<p>2013-2015 Strategy has not been initiated due to need for further work on the Zoning Bylaw review as part of the OCP implementation.</p> <p>2016 Scoping of the Zoning Bylaw review started in 2015. Strategy 4 from the CHS will be reviewed and evaluated as part of the policy review for the Zoning Bylaw review.</p>
8. Permit density bonusing and transfer of development rights (TDR) to increase the supply of affordable and special needs housing	<p>2013-2015 Future research will be done to consider regulations for TDR and density bonusing along corridors and urban centres as per the OCP growth plan and Zoning Bylaw review.</p> <p>2016 Density bonusing and transfer of development rights will be reviewed and evaluated as part of the policy review for the Zoning Bylaw project.</p>

Strategy	Notes/Update
10. Monitor changes to the existing rental housing stock	<p>2013-2015 A monitoring system has been established for internal and external housing data.</p> <p>The Condominium Policy Bylaw, which regulates the conversion of rental units to condominiums was updated in 2013-2014 to increase the vacancy rate percentage from two per cent to three per cent for two consecutive yearly reporting periods before the Administration would consider a conversion. Other new requirements apply including a zone vacancy rate of three per cent and restrictions on conversion for units receiving housing incentives.</p> <p>In 2015, Administration conducted a review of and revisions to the <i>Condominium Policy Bylaw</i>, which was approved by City Council in November. Revisions to the Bylaw were required to align with provincial changes to the <i>Condominium Property Act</i> and the <i>Condominium Property Regulations</i> requiring that the impact of a condominium conversion on rental supply be evaluated. Amendments to the Bylaw help to protect and maintain the existing rental stock by preventing the conversion of a rental building from lowering rental vacancy rates below three per cent at the neighbourhood level. Exceptions are made for vacant and heritage buildings as well as buildings with fewer than five units.</p> <p>2016 Monitoring of internal and external housing data and statistics, as reported in Appendix A of the annual report, is ongoing. Reports on the housing market also were provided to the Mayor's Housing Commission in the spring and fall based on data from CMHC Market Rental Reports for Regina and Saskatchewan.</p>
12. Advocate to the federal and provincial governments for additional support for the retention and regeneration of the existing housing stock	<p>2013-2015 This strategy will be considered with CHS Strategy 11 and ongoing communication with federal and provincial housing representatives. The Province currently has two programs that serve to retain/regenerate existing housing stock: the Homeowner Repair program for low-income homeowners and a component of the Rental Development Program, which includes funding for building Acquisition and Repair (A & R).</p> <p>2016 This strategy was considered as part of the ongoing efforts outlined in Strategy 9 and 11.</p>
13. Develop a strategy for improving compliance with safety and property maintenance standards	<p>2013-2015 Strategy will be considered with CHS Revised Strategy 15 and Strategy 33.</p>

Strategy	Notes/Update
	<p>2016 The revised <i>Community Standards Bylaw</i> was approved and came into force on May 1, 2016. The Bylaw Enforcement Branch will be providing Council with an update on process improvements in Q3 of 2017.</p> <p>A new <i>Fire Bylaw</i> was presented to Council in August of 2016, however, it was determined that further stakeholder consultation would be undertaken with landlords and tenants on smoke alarm requirements in rental properties.</p>
<p>15. Foster the creation of temporary rental housing and rooming houses/ single room occupancies; Foster the creation of diverse and economical rental accommodations</p>	<p>2013-2015 Strategy 15 was revised in October 2013. The Zoning Bylaw was amended November 2013 to address residential homestays by requiring a development permit to rent accommodations in residential areas for less than 30 days.</p> <p>A report updating Council on residential homestays went forward on November 27, 2014 resulting in a motion for the Administration to report back in Q4 of 2015 outlining options for target licensing of rental properties in the R1-residential detached zone.</p> <p>2016 A report on Residential Rental Licensing was presented to Council in Spring of 2016. Council determined that a new residential rental licensing system would not be established and that rental property issues would be addressed through existing bylaws.</p>
<p>16. Facilitate the creation of additional apartment units through changes to the Zoning Bylaw</p>	<p>2013-2015 Current pilot projects (laneway suites) and Direct Control Districts (Greens on Gardiner Mixed-Use District, Canterbury Park (former Diocese of Qu'Appelle Lands) have increased housing diversity. The Intensification Work Plan (IWP) and Zoning Bylaw Review will explore further options for housing diversity including additional apartment units.</p> <p>2016 Changes to zoning that may impact multi-unit residential buildings will be considered with the Zoning Bylaw Review Project. Rezoning of a select number of sites to pilot laneway suites on infill properties were approved in September 2016 as part of Laneway and Garden Suites Guidelines project.</p>

Strategy	Notes/Update
<p>17. Establish policies in the Official Community Plan that specify housing targets by type/density, tenure, and affordability; an intensification target; and a rental housing vacancy rate target</p>	<p>2013-2015 The OCP establishes guidelines of 30 per cent infill and 70 per cent greenfield development and encourages 50 persons per/hectare for new developments.</p> <p>CMHC Fall 2015 Market Rental Vacancy Report reports 5.4 per cent vacancy rate for Regina CMA. HIP and Condo Conversion amendments have been critical in achieving three per cent vacancy.</p> <p>2016 Ongoing monitoring of the infill/greenfield split and vacancy rates continue. The fall 2016 rental vacancy rate was reported as 5.5 per cent. Applications for HIP with respect to infill and greenfield sites has been closer to a 20/80 split as more and more developments occur on the edges of the city. Overall development with respect to infill and greenfield split shall be calculated as part of the annual update for the <i>Design Regina: the Official Community Plan</i> annual report and implementation.</p>
<p>19. Encourage the creation of accessible housing through Official Community Plan policy changes</p>	<p>2013-2015 OCP Policies 8.15 and 8.16 were created to support housing for persons with specific needs: 8.15 <i>Work with stakeholders to create and preserve barrier-free housing and housing for persons with specific needs.</i> 8.16 <i>Permit group care facilities in residential and mixed-use neighbourhoods.</i></p> <p>City Administration has participated in stakeholder sessions to create a provincial a Disability Strategy, which may include additional requirements for accessibility in housing.</p> <p>Revisions to the Housing Incentives Policy (HIP) in 2015 included amendments to the design and development scorecard, which is used to assess projects based on the policy objectives of the HIP, CHS and OCP. Additional points were added to the scorecard for projects providing 10 per cent or more accessible or barrier-free units.</p> <p>2016 Policy towards the creation of accessible housing may be considered as part of the five year OCP review anticipated for 2018.</p>

Strategy	Notes/Update
20. In the Official Community Plan permit housing for persons with special needs, through a range of housing types, in all residential land use designations	<p>2013-2015 The above mentioned OCP policies 8.15 and 8.16 respond to the needs of the community by facilitating choice and integration of housing for persons with specific needs.</p> <p>CHS strategies 2, 9 and 19 also work to address housing options.</p> <p>2016 The Zoning Bylaw Review will explore a diverse range of housing options in residential land uses for persons with special needs.</p>
21. Add a policy to the OCP to consult and work with Aboriginal groups to develop affordable housing	<p>2013-2015 Current practice is to work with Aboriginal groups, and to consult stakeholders and partners through ongoing meetings and conversations to understand the housing needs of First Nations, Inuit and Métis groups. First Nations and Métis housing providers are recipients of housing incentives. The Mayor's Housing Commission includes representation from an Aboriginal housing organization, Namerind Housing.</p> <p>OCP Policy 13.21 also directs the City <i>to collaborate with First Nations, Métis and Inuit communities and other levels of government to identify opportunities to support Aboriginal initiatives within the city.</i></p> <p>As such, in 2015, non-profit housing providers including First Nations and Métis organizations were engaged as part of the consultation for revisions to the Housing Incentives Policy.</p> <p>2016 In March 2016, Mayor Fourgere motioned City Administration to report back to Executive Committee by December 31, 2016 on potential actions that the City of Regina can adopt to aide in the work of the Truth and Reconciliation Commission's (TRC) Calls to Action. The TRC provided 94 Calls to Action to acknowledge and address the historical trauma inflicted against Indigenous people of Canada as a result of the Indian Residential School System. A progress report (CR17-3) was forwarded to City Council regarding the TRC in January 2017.</p>
22. Add a policy to the Official Community Plan to formalize the city's policy of discouraging down zoning to support an increased diversity of housing options	<p>2016 Strategy will be considered as part of the Zoning Bylaw Review.</p>

Strategy	Notes/Update
23. Define attainable and affordable housing in the Official Community Plan	<p>2013-2015 The OCP glossary defines attainable housing. Current documents of the CHS define affordable and attainable housing:</p> <p><u>Affordable housing</u> – housing that is adequate in its state of repair and is affordable in that the cost of housing is less than 30 per cent of household income (CMHC definition).</p> <p><u>Attainable housing</u> – a situation where households at various income levels can find and secure (attain) suitable, adequate, and affordable housing and can move on to other options. The definition recognizes the housing needs of the full range of income groups and households. Implicit in this usage of attainability is that idea that a range of housing options (type, accessibility levels, size, tenure, cost exist in the local market).</p> <p>Revision to the HIP in 2015, included a revision to the definition of affordable housing to clarify that the definition of affordable housing as not exceeding 30 per cent of the household’s gross income is “excluding costs for utilities, parking and other related expenses”.</p> <p>2016 No change</p>
24. Define an adequate land supply in the Official Community Plan	<p>2013-2015 The OCP growth plan and annexation define adequate land supply to support projected growth. A Phasing and Financing Plan was established and approved in 2015 in conjunction with revised Servicing Agreement Fees (SAFs) to guide future development in a financially sustainable manner.</p> <p>2016 No change</p>
27. Continue to support housing and homelessness initiatives through the Community Investment Grants Program and identify ways to allocate funding for maximum community impact	<p>2013-2015 Community Investment Grants fund organizations that provide community and social development programs and services, such as shelters and transitional housing supports. Between 2013 and 2015, the City provided \$432,424 in Community Investment Grants.</p> <p>2016</p>

Strategy	Notes/Update
	<p>\$152,587 was allocated to organizations involved with housing including Oxford House Society of Regina Inc., SOFIA Housing, YWCA, Regina Transition Women's Society, Hope's Home Incorporated and Carmichael Outreach Incorporated.</p>
<p>28. Continue to play a lead role in the federal government's Homelessness Partnering Strategy (HPS) by preparing the Community Plan to Address Homelessness</p>	<p>2013-2015 HPS work is ongoing. The Community Plan on Homelessness was completed in 2014. The plan identifies the community priorities to impact homelessness in Regina. The 2014 funds were allocated based on the priorities identified in the Community Plan.</p> <p>HPS priorities in 2015 included completing a Point in Time (PIT) Count on homelessness and developing a Housing First model for Regina. In May, over 150 volunteers took to Regina's streets to count and survey Regina's homeless community for Regina's first PIT Count. A total of 232 people were enumerated in the count.</p> <p>The Community Advisory Board (CAB) also developed a model and implementation plan for Housing First, a principle based on the assumption that stable, permanent housing is the first and primary need of a homeless individual. The model for Regina is based on extensive community consultations.</p> <p>2016 The City continued to play a key role in the federal government's Homelessness Partnering Strategy (HPS) by providing leadership on the Regina Community Plan on Homelessness and the Community Advisory Board. In 2016, activities to support the homeless population included allocating over \$700,000 to organizations for capital projects and to deliver housing and support services, the initiation of a Rapid Rehousing program to house individuals experiencing episodic homelessness and with moderate needs and to work in tandem with Housing First; and securing the services of an evaluator to evaluate Regina's efforts and to grow the program.</p> <p>In January 2016, the Housing First model and implementation plan was presented at a public event well attended by the media and non-profit and public sectors. A call for proposals was issued the same month to deliver a Housing First pilot project from April</p>

Strategy	Notes/Update
	2016 to March 2017 based on Regina's Housing First Model report. Phoenix Residential Society was selected as the successful proponent and awarded over \$400,000.
30. Support the redevelopment of brownfields, greyfields and bluefields for affordable housing development	<p>2013-2015 Brownfield development research was contracted and an informational report was considered by Executive Committee on November 12, 2014. Redevelopment of these types of sites will be studied as part of the IWP.</p> <p>As part of the implementation of the IWP and intensification policies of the OCP, Neighbourhood Planning conducted scoping in 2015 for the Underutilized Land Study (ULS), to research barriers for infill and development of under-utilized land such as vacant lots, brownfields and bluefields (former institutional sites).</p> <p>2016 \$115,000 to complete ULS was approved as part of the 2017 City budget. The project is expected to commence in 2017.</p>
32. Consolidate the City's housing functions, build the capacity of staff related to housing and dedicate staff time to housing facilitation	<p>2013-2015 Staffing for the housing portfolio includes 3.5 FTE: a Senior City Planner (lead), half time of a second Senior Planner, a City Planner II and Planning Assistant.</p> <p>2016 CHS administration and implementation in 2016 was supported by a Senior City Planner, a City Planner I and a Clerk Typist V or equivalent. All positions are within the operating budget of the Urban Planning Branch (formerly Neighbourhood Planning Branch).</p>
33. Prepare educational materials and engage in educational outreach about the full range of housing and related funding programs available in Regina	<p>2013-2015 Regina.ca has been updated with new housing policy information and the Design Regina website includes links to all Comprehensive Housing Strategy documents. Background documents and housing data information is updated on this site as available. A Housing Incentives brochure has been created and is available at City Hall.</p> <p>In 2015, Consultation sessions were held as part of the review of the Housing Incentives Policy (HIP) to gather feedback and engage housing providers who have accessed the City's housing incentives. A new interactive map was created as part of the review of the HIP, which allows housing providers to search for housing incentives eligibility based on</p>

Strategy	Notes/Update
	<p>property address and housing type. A brochure summarizing the new HIP was created and distributed at drop-in sessions for the HIP and other housing-related meetings.</p> <p>2016 Administration continue to seek out opportunities to educate housing providers regarding the Housing Incentive Policies. On an ongoing basis, city staff engage with new and existing affordable housing providers, offering guidance regarding the HIP application process as well as discussing proposed plans for development.</p>
<p>35. Play a lead facilitation role in establishing and coordinating a housing and homelessness coalition of community stakeholders as a way of coordinating collaboration, engaging stakeholders, and obtaining advice</p>	<p>2013-2015 The Mayor's Housing Commission was established in 2013 and is comprised of members with extensive experience and background in various areas of the housing sector. Mayor's Housing Summits in 2013 and 2014 brought together housing stakeholders with a diversity of backgrounds.</p> <p>A member of City Administration continues to Chair the Community Advisory Board (CAB) of the Homelessness Partnering Strategy. The Board is made up of a cross-section of stakeholders, including representatives of the three levels of government, the health region and the non-profit sector. The CAB developed Regina's Community Plan on Homelessness in 2014 based on extensive community consultations and input.</p> <p>The Cold Weather Strategy was in place for the winter to support those at risk of homelessness. The purpose is to ensure that services work together so everyone sleeps in a safe place on cold nights in Regina.</p> <p>2016 No change</p>
<p>36. Over time update long-range planning documents to be consistent with the Comprehensive Housing Strategy</p>	<p>2013-2015 Ongoing.</p> <p>2016 No change</p>

Strategy	Notes/Update
LONG -TERM STRATEGIES	
<p>14. Explore the option of developing a Regina rental housing repair initiative that involves a revolving fund to provide loans for affordable rental housing repair, and exemptions on incremental taxes due to the repairs/improvements</p>	<p>2013-2015 As dictated in <i>The Cities Act</i>, the City is restricted in its ability to loan money. Historically, the Province has provided funding for housing repair. Based on analysis of the housing situation, the City could consider partnering with the Provincial program. Research on other municipal repair programs is ongoing for Strategy 11.</p> <p>2016 Discussions with the Province are ongoing to understand provincial repair programs. Residential heritage properties are eligible for tax incentives for the conservation of heritage buildings based on criteria established in the City of Regina's Heritage Incentive Policy. The City's tax exemption for the creation of a secondary suite in an existing house has been phased out for new neighbourhoods. The tax exemption however is still available in inner city neighbourhoods and is meant to contribute to the quality of housing by bringing basement suites up to building code requirements. Currently the capital funding under the provincial RCI, Rental Repair Program and the Secondary Suite Program has placed on hold.</p>
<p>26. Support a community outreach initiative to demonstrate the benefits and opportunities of increased density and diversity</p>	<p>2013-2015 There are future opportunities through implementation of the OCP to include educational materials on planning and policy development. Community engagement will play an important part of the IWP to prepare the community for the future discussions of intensification.</p> <p>In 2015, public consultation for the Infill Guidelines and Laneway and Garden Suites guidelines provided an opportunity to increase understanding of the OCP's goals around intensification and the benefits of density and housing diversity.</p> <p>2016 No change</p>

Strategy	Notes/Update
29. Strengthen Official Community Plan (OCP) policies related to encouraging a mix of land uses, walkable neighbourhoods, and access to public transportation	<p>2013-2015 OCP Policies 7.1 to 7.6 were established to enable the development complete neighbourhoods. The Regina Downtown Neighbourhood Plan (RDNP) also contains strategies to increase walkability, improve transit services and create a mixed-use environment.</p> <p>2016 This topic is considered as part of the IWP and future Neighbourhood and Corridor Plans.</p>

Strategies removed:

Strategy 18. Add a policy to the Official Community Plan (OCP) that neighbourhood level plans identify target percentages for different housing types and forms within the neighbourhood. *Strategy has been deemed unfeasible by Administration.*



I:\Wordpro\HOUSING\Research - internal\HOUSING STATS\2016 Annual Report\Final Report to MHC\Appendix B - 2016 Update on Implementation.docx



APPENDIX C



Comprehensive Housing Strategy – Implementation Scorecard

January – December 2016




The measures in this scorecard were developed in the Housing Strategy Implementation Plan, approved by Council in June 2013. An annual update on the Comprehensive Housing Strategy will include this scorecard.



Issue/Goal	Strategies	Intended Outcome	Target	Progress towards goal	Status
1. Inadequate Supply of Rental and Affordable Housing	Strategies 1, 2, 3, 4, 5, 7, 8, 9	Increase the percentage of rental units created.	<p>Increase percentage of rentals to 30 per cent of total building starts.</p> <p><i>Background: Purpose built rentals for 2011 and 2012 were 18 per cent of total starts yet the split of rent to ownership tenure was 32 per cent to 68 per cent thus more rental units in proportion to total starts is needed.</i></p> <p><i>Purpose-built rental reached 49 per cent of housing starts in 2015 while ownership housing sat at 51 per cent. This reflects that ownership and rental housing starts were nearly equal in comparison to previous years.</i></p>	<p>2016</p> <p>Purpose-built rental declined from 49 per cent in 2015 to 33 per cent of housing starts in 2016. Although the ratio of rental to ownership starts are not as favourable in comparison to 2015, rental starts have remained above the 30 per cent for another year.</p>	
	Strategies 1, 2, 3, 4, 5, 7, 8, 9	Increase percentage of multi-unit buildings as percentage of total housing starts (trend towards multi-unit and semi-detached)	<p>Multi-unit buildings make up 55 per cent or more of all annual starts; multi-unit includes townhouses and other attached or semi-detached units.</p> <p><i>Background: In 2015, multi-unit housing starts reached a high 73 per cent.</i></p>	<p>2016</p> <p>Multi-unit housing starts saw a slight decline from previous years at 61 per cent and increasing single family dwelling (SFD) starts at 39 per cent. Although some significant change has occurred, multi-unit housing continues to exceed the target annual residential start.</p>	



Issue/Goal	Strategies	Intended Outcome	Target	Progress towards goal	Status
1. Inadequate Supply of Rental and Affordable Housing (cont'd)	Strategies 1, 2, 3, 4, 5, 6, 7, 8, 9	Increase in vacancy (3 per cent by 2017).	<p><i>Background: Vacancy rate was 1 per cent in fall 2012 and 1.8 per cent in fall 2013. The CMHC rental vacancy rate is measured in spring and fall annually.</i></p> <p><i>By the 2014 Fall CMHC Report, vacancy rates had reached 3 per cent for the first time since 2006.</i></p>	<p>2016</p> <p>A vacancy rate of 5.5 per cent was reported in the 2016 Fall CMHC Report. This reflects an increase in rental stock with the vacancy rate above the target of 3 per cent.</p>	
2. Poor Condition of Existing Housing Stock	Strategies 10, 11, 12, 13, 14	Reinvestment in existing housing stock.	<p>Evidence of reinvestment in existing housing stock through referral to and uptake in applications to SHC rental repair program (RRAP program).</p> <p>Market solutions such as renovation of non-residential and heritage buildings.</p> <p><i>Background: The OCP provides policies to support the maintenance, preservation and adaptive re-use of heritage properties. Renovation incentive programs are currently provided through the Province. The City also offers the Heritage Building Rehabilitation Program Tax Exemption which is provided to developments listed as Municipal Heritage Properties.</i></p> <p><i>Regina currently has 12 apartment buildings identified in the Municipal Heritage Holding Bylaw and eight buildings listed as Municipal Heritage Properties.</i></p>	<p>2016</p> <p>The RRAP program from the Province remains on hold for review with no further applications accepted since 2014. Administration has completed best practice research on repair programs in other municipalities in Canada and continues to discuss the possible renewal of the rental repair program administered by the Province.</p> <p>In 2016, the Frontenac apartment building received approval through Heritage Building Rehabilitation Program. A total of 42 units remained as rental units.</p>	

Issue/Goal	Strategies	Intended Outcome	Target	Progress towards goal	Status
			<i>Best practise research on repair programs throughout Canada is on-going.</i>		
2. Poor Condition of Existing Housing Stock (cont'd)	Strategies 10, 11, 13, 14	<p>Increase in renovations to existing residential buildings.</p> <p>Fewer rental units reported as needed significant repair (current 1 in 10; Stats Canada 2006).</p>	<p>Increase in number of renovations year-over-year.</p> <p>Target is to decrease the percentage of rental units requiring significant repair.</p> <p><i>Background: In 2011, Stats Canada reported that there were 7,470 occupied private dwellings in need of major repair, equalling 9.3 per cent of private dwellings. This is an increase of dwelling requiring repairs by 1.3 per cent from the 2006 Census.</i></p>	<p>2016</p> <p>An increase in building permit applications for renovations¹ of residential buildings were reported. There were 1,026 permit applications in 2015; in 2016 the number of building permits associated with renovations rose to 1,152 applications.</p>	
3. Lack of Diversity of Housing Options, Including Housing for Distinct and Special Needs Groups	Strategies 15, 16, 19, 20, 21, 25, 26	Innovative housing models.	<p>New innovative housing and pilot projects to foster greater diversity in the housing market.</p> <p><i>Background: Laneway suites have been constructed as part of a pilot project in greenfields. As of December 2015, a total of 11 laneway suites in Greens on Gardiner and two in Harbour Landing have been built. 12 more laneway suites will be developed within Harbour Landing as part of the ongoing pilot project.</i></p>	<p>2016</p> <p>The Laneway and Garden Suites Guidelines and Pilot Project were approved by Council on January 25, 2016. A total of six pilot sites in established neighbourhoods were approved by City Council September 2016. Upon building permit approval, pilot sites will be permitted to begin construction.</p>	

¹ Estimate of renovations consist of the number of building permits taken out for “additions”, “alteration” and “repair” of residential developments. This does not include secondary suite, accessory structures, decks or basement developments.

Issue/Goal	Strategies	Intended Outcome	Target	Progress towards goal	Status
3. Lack of Diversity of Housing Options, Including Housing for Distinct and Special Needs Groups (cont'd)	Strategies 16, 17, 19, 20, 21, 22, 24, 25, 26	Diversity of housing types within new housing developments.	Increase diversity of housing types within new housing developments; target to be at least 50 per cent of new developments are a housing type other than single-family detached (was 58 per cent in 2012).	2016 Diversity of housing types have increased since 2013 with SFD starts in 2016 at 39 per cent and multi-unit housing making up around 61 per cent of the housing market. The multi-unit housing starts consisted of 12 per cent Semi-detached, 13 per cent Row Housing and 36 per cent Apartments.	
	Strategies 19, 20, 21, 22, 23, 24, 25, 26, 27, 28	Housing options for vulnerable population groups including Aboriginal, Homeless, Transitional and Special Needs.	Encourage and increase housing to address vulnerable population groups including Aboriginal, Homeless, Transitional and Special Needs. <i>Background: Housing Incentives Policy (HIP) provides capital grants to affordable rental units with rents established as 30 per cent of gross income using the provincial Saskatchewan Household Income Maximums based on unit size.</i>	2016 In 2016, Capital grant commitment were significantly lower than previous years for below market and affordable rental units, accounting for only 11 of 169. The construction of purpose built rental units in 2016 totalled 466 units, a 16 per cent decrease from 2015. Notable developments in 2016 addressing specific needs include Silver Sage Housing located on the 5500 block of Dewdney Avenue for First Nations mothers and their children as well as Halifax Holding West LP's 45-unit affordable rental development that is targeted towards Regina's 'hard to house' population.	
4. Need to Create Complete Communities and	Strategies 1, 29, 30	Create complete communities across the City with access	Strengthen Official Community Plan policies to create complete communities	2016 To evaluate the increase in the completeness of communities (e.g.	

Issue/Goal	Strategies	Intended Outcome	Target	Progress towards goal	Status
Sustainable Neighbourhoods with Access to Services		to services, amenities and public transit and mobility options		transit service, services, age-friendly measures, etc.), more time is needed for the implementation of the OCP.	
4. Need to Create Complete Communities and Sustainable Neighbourhoods with Access to Services and Amenities (cont'd)			Increase or encourage mixed-use development	2016 A variety of mixed use developments were proposed in 2016 including the construction of a Humanitarian Service Facility by Soul's Harbour Mission. The facility would feature 16 accessible residential units, a free clothing store, soup kitchen, volunteer offices, day care centre, donation area and an emergency shelter for up to 24 men. The proposed development will be located on the 1600 block of Angus, beside the existing Souls Harbour Mission's 30 unit apartment building for homeless adults and families.	
	Strategies 23, 26	Better public understanding and support for housing density and diversity	Community engagement and outreach activities to demonstrate benefits of density and diversity. <i>Background: Mayor's Housing Summit was introduced in 2013 and brought together 250 members of the housing community. In 2014 the Housing Summit was held in October with 190 attendees and presenters from all over Canada.</i> <i>Presentations featured lessons learned from other municipalities in the</i>	2016 The City continued its focus on housing initiatives in 2016 including a public engagement session pertaining to the Laneway and Garden Suite Pilot Project for established neighbourhoods.	

Issue/Goal	Strategies	Intended Outcome	Target	Progress towards goal	Status
			<i>planning and development of infill and affordable housing.</i>		
5. Need to Address Housing Issues Immediately with the Help of Federal and Provincial Governments as well as Other Stakeholders	Strategies 31, 32, 33, 34, 35, 36	Bolster help of provincial and federal governments and agencies to address housing issue in Regina.	<p>Increase in uptake in federal and provincial housing programs.</p> <p><i>Background: The City of Regina HIP is designed to complement provincial housing programs. Currently the province offers two primary programs supporting housing needs in the City including Headstart on Homes (HSOH) and the Rental Development Program.</i></p>	<p>2016</p> <p>The province at this time is reviewing their incentives and have placed several programs on hold including the Rental Construction Incentive (RCI), Secondary Suite Program, Capital Rent Subsidy, Rental Repair Program and Affordable Home Ownership Program.</p> <p>With the launch of consultation on a National Housing Strategy (NHS) by the federal government, the members of the Mayor's Housing Commission (MHC) and Council were provided an opportunity to address items outlined in the CHS and to provide feedback on the development of a NHS as it affects the municipality. The key issues and ideas discussed were summarized and submitted to the federal government in a letter from the Mayor. Administration also encouraged members of the MHC and Council to share the surveys with their colleagues and submit comments to the federal government on behalf of the organization they represent.</p>	
5. Need to Address Housing Issues Immediately with the Help of Federal and	Strategies 31, 32, 33, 34, 35, 36	Better public understanding of City's role in housing and city, provincial and	Educational materials to increase understanding of City's role in housing and other federal and provincial	<p>2016</p> <p>Regina.ca has been updated with current HIP information and all CHS documents are available online.</p>	

Issue/Goal	Strategies	Intended Outcome	Target	Progress towards goal	Status
Provincial Governments as well as Other Stakeholders (cont'd)		federal programs to support.	resources and help landlords to access funding sources.	<p>HIP brochure and application documents are available on 9th floor for customers. A new interactive map was created as part of the review of the HIP, allowing housing providers to search for housing incentives eligibility based on property address and housing type.</p> <p>Outreach techniques are consistently updated to find new ways of providing information to developers, and residents.</p>	

I:\Wordpro\HOUSING\Research - internal\HOUSING STATS\2016 Annual Report\Final Report to MHC\Appendix C - 2016 CHS Scorecard.docx

May 4, 2017

Mayor's Housing Commission

Comprehensive Housing Strategy: 2016 Annual Update



HOUSING
COMPREHENSIVE STRATEGY

2016 CHS Implementation Highlights

Laneway & Garden Suite for Established Neighbourhoods

- Guidelines and Pilot Project approved January 2016
- Six pilot project sites approved September 2016

National Housing Strategy (NHS):

- MHC providing feedback on the development of a NHS as it affects the Municipality

Community Investment Grant Program and Housing Incentives Policy

- \$152,587 allocated to housing and homelessness initiatives by organizations involved with housing
- \$9.8 million committed in capital grants towards affordable housing since 2011

Federal Homelessness Partnering Strategy:

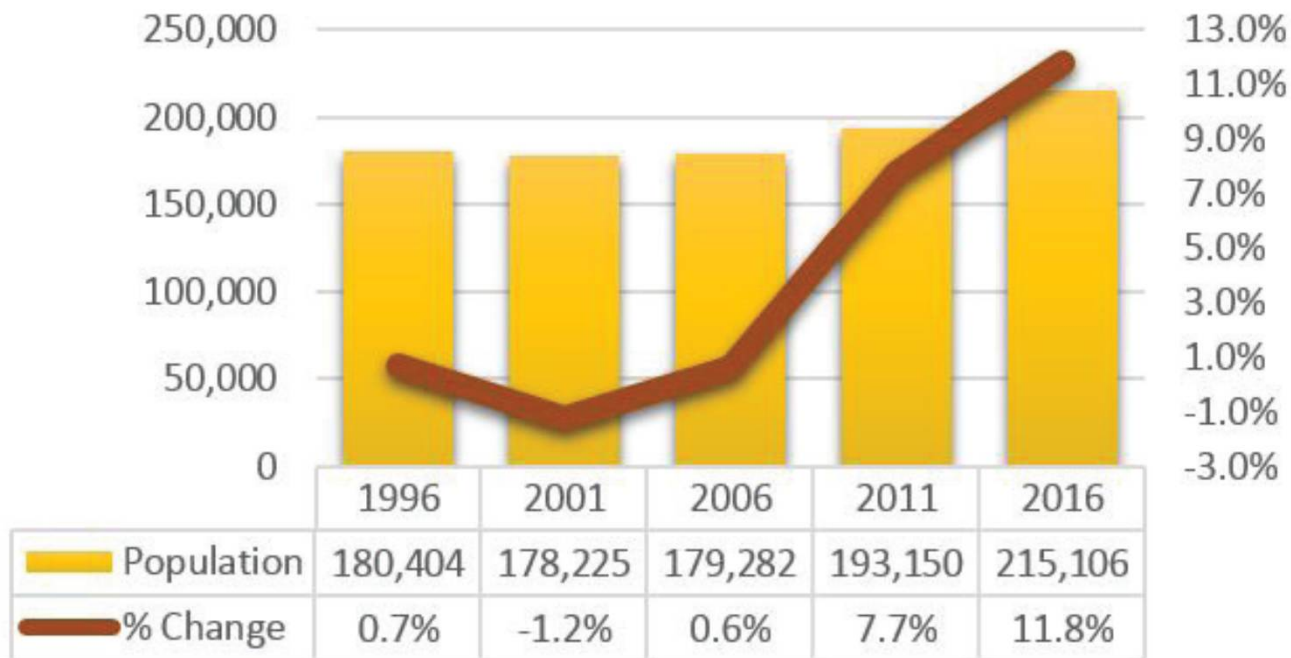
- Allocation of \$700,000 to organize capital projects and to deliver housing and support services
- Initiation of Rapid Rehousing program
- Housing First Model unveiling and implementation plan
- Housing First Pilot Project initiated; \$400,000 awarded to Phoenix Residential Society



HOUSING
COMPREHENSIVE STRATEGY

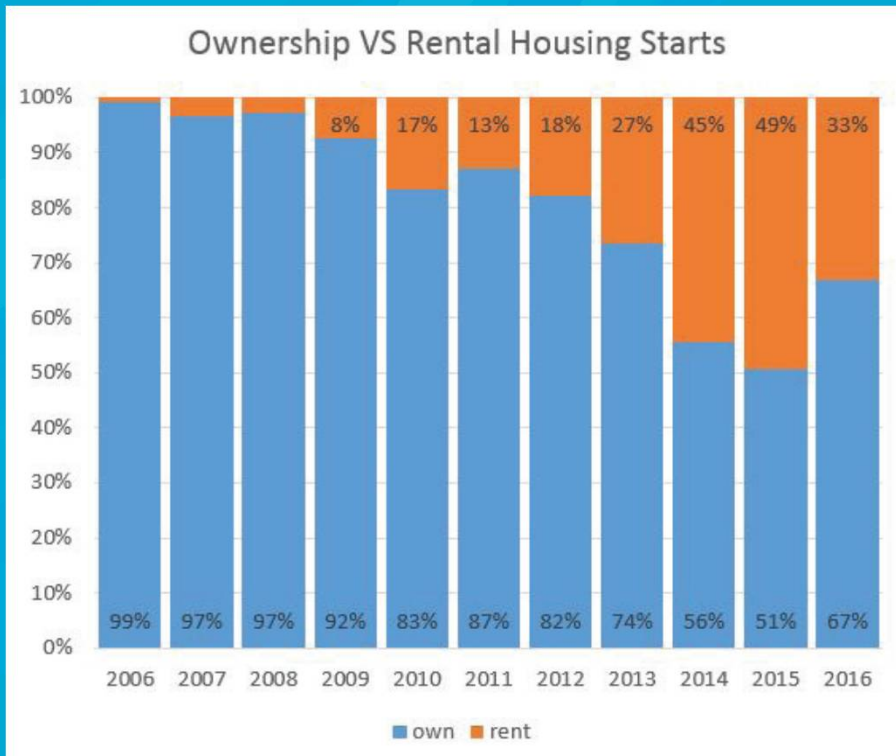
2016 Statistics and Trends: Population Growth

Population Growth by Census Year, Regina, 1996-2016



2016 Statistics and Trends: Housing Starts

- Rental starts comprise 33% of housing starts
- Ownership housing starts increase

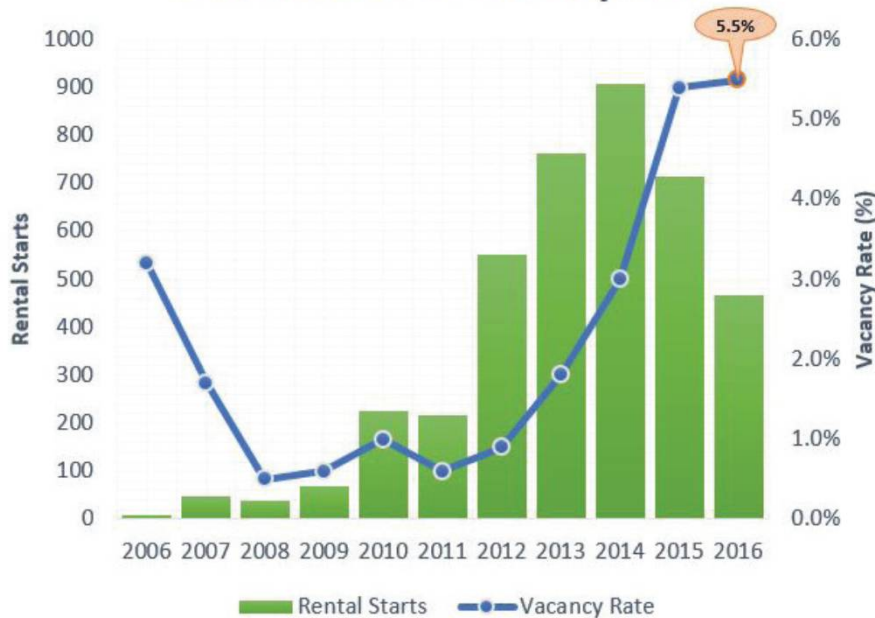


HOUSING
COMPREHENSIVE STRATEGY

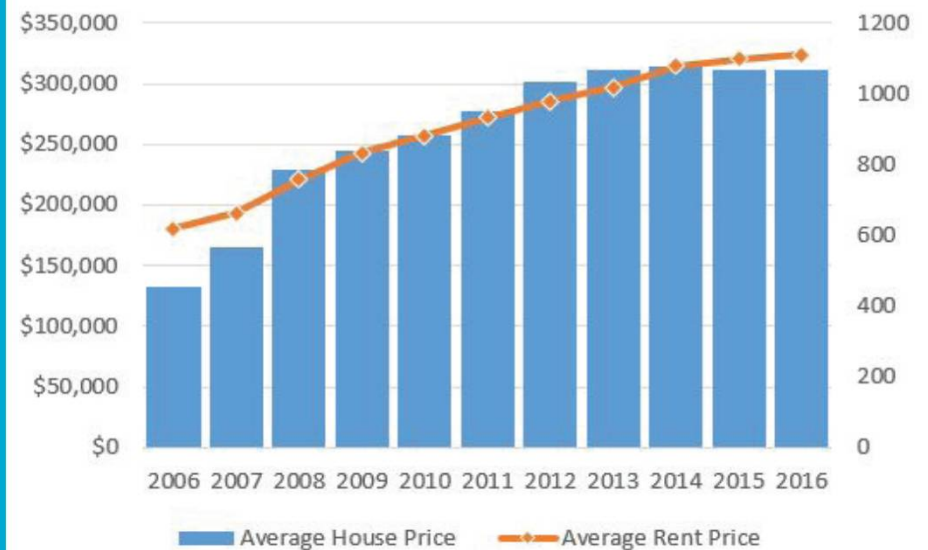
2016 Statistics and Trends: Vacancy Rates and Housing Price

- Vacancy rate relatively unchanged
- House prices nearly unchanged
- Average rental rate up 1.1 per cent

Rental Starts vs Vacancy Rate



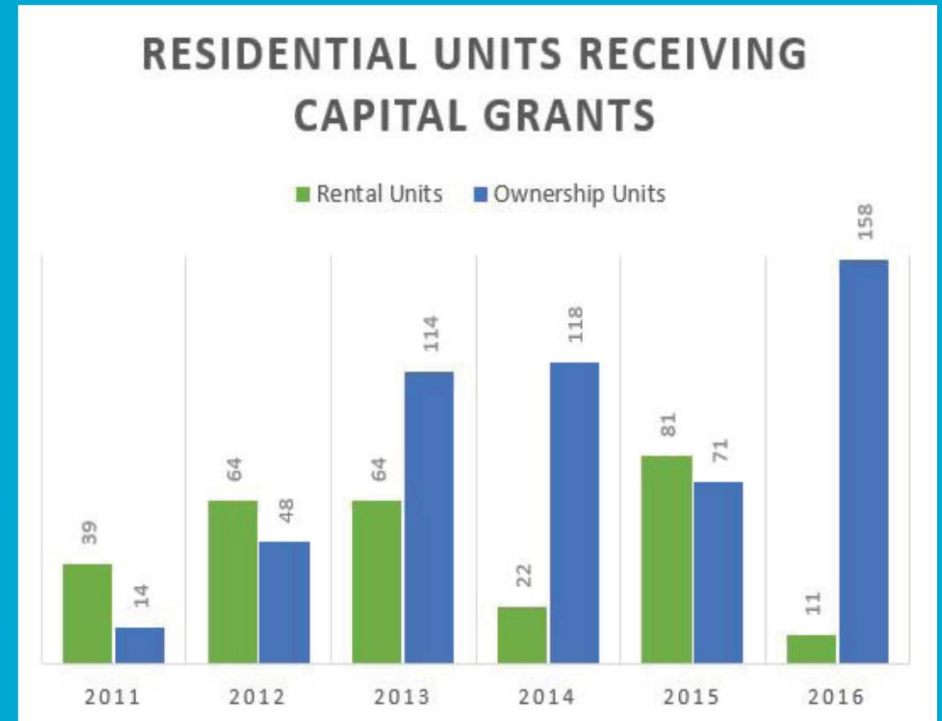
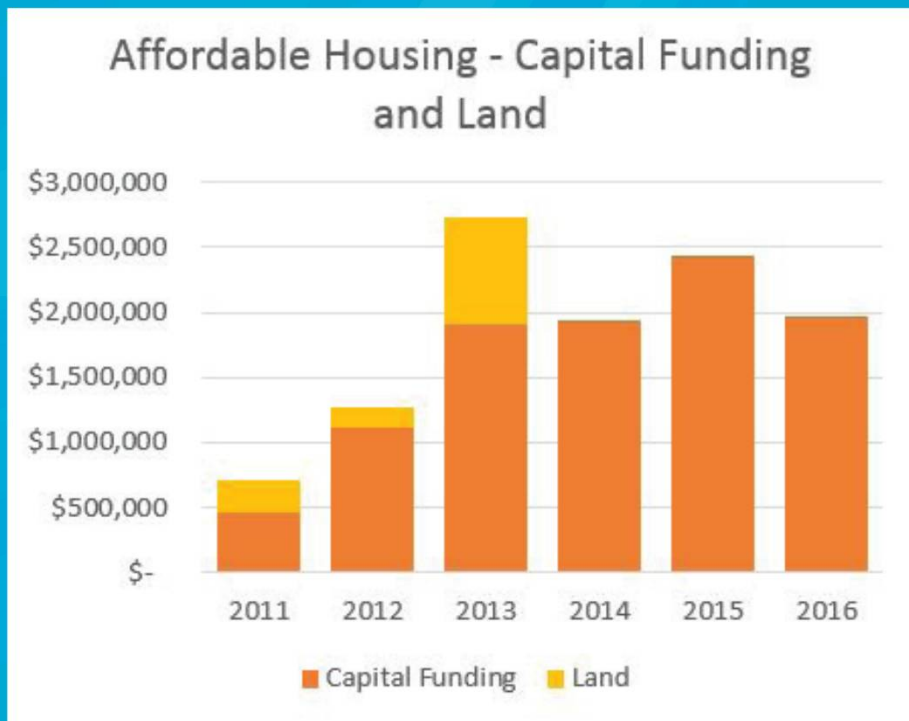
Average Home Price and Average Two Bedroom Rental Price



HOUSING
COMPREHENSIVE STRATEGY

2016 Statistics and Trends: Capital Grant Contributions

- Nearly \$2 million in Capital Funding
- 158 affordable ownership housing and 11 affordable rental units approved



2016 Statistics and Trends: Capital Grant Distribution

Capital Grant Housing Incentive: Infill - Greenfield Split

Year	Infill Units	Infill %	Greenfield Units	Greenfield %
2006	51	100%	0	0%
2007	54	100%	0	0%
2008	0	0%	0	0%
2009	9	82%	2	18%
2010	0	0%	0	0%
2011	93	100%	0	0%
2012	73	65%	39	35%
2013	99	56%	79	44%
2014	73	52%	67	48%
2015	82	51%	80	49%
2016	31	18%	138	82%



HOUSING
COMPREHENSIVE STRATEGY

2016 CHS Annual Update : Summary

- The City of Regina is making great progress with respect to affordable housing initiatives however challenges still remain.
- The city has undergone significant population growth since 2011
- Housing trends demonstrate housing market is undergoing a slow down
- Demand of Capital Grants for affordable housing developments remain high however faces some challenges with respect to infill/greenfield distribution and lower affordable rental units applied for.

2016 CHS Annual Update : Looking Ahead

- Monitoring of housing and economic conditions will continue
- Partnership with various levels of government is essential
- Underutilized Land Study look at revitalization of vacant lands

Thank you.



HOUSING
COMPREHENSIVE STRATEGY

May 4, 2017

To: Members
Mayor's Housing Commission

Re: Minor Amendments to Housing Incentives Policy

RECOMMENDATION

That this report be forwarded to the May 29, 2017 City Council meeting for information.

CONCLUSION

The City of Regina (City) provides capital grant and tax exemption incentives through the *Housing Incentives Policy* (HIP) to stimulate new rental and ownership units that address current housing needs.

Administration recommends minor amendments to the HIP to address uptake of the City's housing incentive program, continued softening of the real estate market and feedback provided by non-profit and private sector housing providers. The minor amendments proposed will refine the City's existing incentive programs to ensure they effectively address current housing needs, principally supporting the development of new affordable rental housing.

If approved, these amendments will be in place for applications starting on January 1, 2018.

BACKGROUND

Following the adoption of the Comprehensive Housing Strategy (CHS), the HIP was updated in 2013 to implement many of the strategy recommendations related to housing affordability and availability. These changes included increasing the maximum annual allocation from the Social Development Reserve (SDR) to the Capital Grant Program from \$2.2 to \$2.5 million and increasing the City's capital grant from \$10,000 to \$15,000 per unit.

The HIP underwent a comprehensive review and update in 2015. Based on the City's shifting housing situation, the type and location of housing developments that have utilized incentives and feedback received from internal and external stakeholders, the 2015 update included:

- Increasing incentives for developers of below market rental units to increase the supply of below market rental housing;
- Gradually phasing out the City's Tax Exemptions for the development of new market rental units in developed and greenfield areas;
- Reducing the capital grant amount for new affordable ownership units;
- Enhancing and streamlining the City's Downtown and Warehouse District incentive programs;

- Focusing incentives towards critical infill developments, including areas in core housing need and with aging housing stock; and,
- Updating and refining the administration and evaluation of incentive applications, placing greater emphasis on supporting non-profit housing providers and supporting critical housing needs.

Since 2013, changes to the policy combined with the Province's Rental Construction Incentive (RCI), Headstart on a Home (HOAH) and Affordable Home Ownership (AHOP) programs, which are designed to encourage new purpose-built market rental and entry-level home ownership construction respectively, resulted in a substantial increase in the development of market rental and affordable ownership housing as well as an increased up-take of municipal incentives by the private sector. In response to increased supply of rental and entry level home ownership units entering the market, the Province has since suspended the RCI and AHOP programs.

A summary of the current municipal incentive programs and funding amounts provided through the HIP is summarized in Appendix D.

DISCUSSION

The objective of the recommended minor amendments is to refine existing housing incentive programs to ensure they effectively implement the direction provided by City Council during the last comprehensive update to the HIP in 2015. As this is a minor amendment, the scope of the revisions being considered is limited to refining the criteria and wording of existing housing incentive programs. The following is not within the scope of the amendment:

- Eliminating existing incentive programs;
- Establishing new incentive programs;
- Increasing or decreasing current per unit capital grant amounts; or,
- Expanding or contracting existing tax incentive programs

Substantial amendments to the HIP, including the elimination or expansion of the City's housing incentive programs, will be considered when Administration initiates the next comprehensive review or will be considered through the evaluation of long term funding sources for the SDR as discussed under the financial implications of this report. The Comprehensive Housing Strategy recommends a thorough review of the incentives at least every five years.

1. Current Policy Framework

1.1 Design Regina: The Official Community Plan

The *Design Regina: The Official Community Plan Bylaw 2013-48* (OCP) includes policies and direction related to housing and financial incentives that have been considered by Administration through the update and revision process. Applicable policies include the need for diverse housing

options, directing at least 30 per cent of new growth to existing urban areas, the need to support non-profit housing providers through incentives and collaborating with all levels of government and community partners to advance housing initiatives.

1.2 Comprehensive Housing Strategy

The CHS establishes a series of strategies and guiding principles with respect to housing incentives, including directing incentives to areas where there are gaps in the private market's ability to address housing needs; and, that the effectiveness of programs must be monitored and evaluated on an ongoing basis with changes introduced as needs and conditions in the city change. Strategy 1 of the CHS also provides specific recommendations to refine the HIP to address the need for affordable and rental housing.

2. Current Housing Trends

2.1 Rental Housing

Since 2013, the City has seen approximately 2,855 new purpose built rental housing starts, which accounts for 37 per cent of all housing starts over this period. This represents a major spike in the number of new purpose built rental developments compared to previous decades when most years would see less than 100 new rental units being constructed.

This increase, combined with cooling economic conditions, has resulted in the city-wide rental vacancy rate increasing to 5.4 per cent in October 2016, as reported by Canada Mortgage and Housing Corporation (CMHC), compared to 3.0 per cent in 2014 and 0.9 per cent in 2012. Meanwhile, due to the number of new units entering the market, the average rental rate increased by 1.6 per cent in 2016 compared to average annual increases of 5 per cent from 2010-2014. Despite the rising vacancy rate, non-profit housing providers have commented that waiting lists still exist for individuals and families seeking affordable, below market rental housing

2.2 Real Estate Market

Similar to the rental market, Regina's real estate market has cooled significantly since 2013. There has been a sharp reduction in housing starts, particularly with single-detached and condominium units, as the number of completed, unabsorbed units rise. Meanwhile, on the resale market, for the past two years the market has approached a buyer's market (i.e. monthly sales are less than 40 per cent of active listings), particularly for apartment and townhouse condominium units. As a result, average home prices have declined slightly since 2014.

3. Uptake of Incentives

3.1 Capital Grant Programs

The City provides capital grants ranging from \$10,000 to \$25,000 per unit for the development of new affordable ownership and affordable rental units. In 2015, in response to shifting housing demands, the HIP was amended to increase capital grant for affordable rental housing and decrease incentives for affordable home ownership.

As illustrated in Table 1 of Appendix B, uptake of the City's Capital Grant program has been strong since 2013 with \$8,230,000 in funding committed to the development of 527 affordable ownership units and 234 affordable rental units. Ninety per cent (\$1,795,000) of 2016 HIP capital grants were committed towards affordable home ownership units despite changes made in 2015 that intended to direct capital grants towards new affordable rental housing as opposed to new affordable home ownership. This discrepancy occurred because there was a drop in the number of funding applications received for affordable rental housing in 2016.

3.2 Tax Exemption Programs

The City provides property tax exemptions for the development of new affordable ownership and rental units, market rental units and secondary suites within the City's established neighbourhoods and new market ownership units within the City Centre. The exemption applied to the municipal, educational and library portion of the applicant's property tax bill. In 2015, in response to the rising vacancy rate and spike in rental housing construction, the HIP was amended to eliminate the tax exemption program for new market rental developments in greenfield and newer areas of the City.

As illustrated in Table 2 of Appendix B, uptake of the City's tax exemption programs has grown significantly due to the increase in new market rental units that have been constructed. Since 2013, a total of 3,333 units were approved under the City's HIP tax exemption programs, 84 per cent of which are new market and affordable rental units. The projected full municipal value of all HIP tax exemptions over the five-year term approved since 2013 is estimated to be approximately \$13 million.

With the elimination of the City's market rental tax exemption program in newer and greenfield areas, where the majority of new rental units have been constructed combined with an overall slowdown in construction activity, Administration anticipates the number of units approved under the HIP tax exemption programs will decline over the next couple years.

It is important to note that as part of the 2017-2018 budget, the Provincial Government gave first reading to Bill No. 48, *The Education Property Tax Act* on March 27, 2017. This new legislation among other things, requires Provincial approval before the City exempts the educational portion of property taxes. Administration will continue to monitor the Bill, which would come into force on January 1, 2018, and will engage in discussions with the Province to understand how exactly this legislation will affect municipal tax exemption programs like the HIP. In the meantime, Administration will incorporate language into the HIP and accompanying application documentation advising prospective applicants that exemption of the educational portion of property taxes is at the discretion of the Province. This education portion accounts for approximately 35 to 40 per cent of the residential property tax bill.

4. Recommended Amendments

This section of the report will describe and analyze the key minor revisions to the HIP. A summary table of each revision proposed, including a brief rationale, is included as Appendix C. The objective of the recommended minor amendments identified is to refine the existing programs to ensure they effectively implement the direction provided by City Council during the last comprehensive update to the HIP in 2015.

4.1 Definition of a Non-Profit Affordable Housing Provider

The HIP provides funding priority and a higher per unit capital grant for affordable rental housing to non-profit housing providers in recognition that non-profit organizations traditionally have a mission to create affordable housing and maintain it over the long term. Under *The Non-Profit Corporations Act* there are two types of non-profit organizations: charitable non-profits that are required to carry out activities primarily for the benefit of the public at large and membership non-profits that carry out activities primarily for the benefit of its members. In the HIP, the current definition of a non-profit housing providers does not differentiate between the two organization types.

To ensure that funding priority is provided to non-profit housing providers that seek to create and maintain affordable housing developments that serve a broader public interest over the long term, Administration recommends the definition of a non-profit housing provider be revised to state it must be a charitable non-profit or a membership non-profit that carries out activities that benefits the public at large.

If approved, Administration would revise its application process to require non-profit housing providers submit an affidavit as part of their capital grant application confirming that their organization falls under this definition.

4.2 Increase Minimum Scorecard from 30 to 40 Points

When the HIP was amended in 2015, the Scorecard was redesigned to place greater emphasis on addressing critical housing needs and a minimum score of 30 out of a possible 100 points was established to qualify for capital grants. Points are also earned for housing developments that address other key policies goals like proximity to services and transit, providing accessible housing options and incorporating sustainable building elements.

In reviewing the capital grant applications received in 2016, Administration found that the minimum score is easily attainable by all applicants. Therefore, Administration recommends the minimum score be increased from 30 to 40 to give greater impetus for applicants to consider and incorporate the scorecard criteria into their development proposals. Note that with the scorecards weight towards addressing critical housing needs, applications for new affordable rental housing can achieve a minimum score of 40 without having to incorporate additional building and urban design elements.

4.3 Decrease the number of Affordable Home Ownership Capital Grants

As discussed under Section 3.1, in 2016 approximately 90 per cent of funding commitments under the City's capital grant programs went towards affordable home ownership. This is primarily driven by the uptake by applicants that develop large scale multi-unit condominium developments in greenfield areas.

In response to the shortage of entry level units on the market in 2012, the City started allowing

private sector developers to apply. The Province established AHOP shortly thereafter, which further incentivized the development of new, entry level affordable housing units by providing a grant to municipalities for each unit that receives incentives through a city-led affordable home ownership programs. Provincial funding available through AHOP ended in 2015.

As discussed under Section 2.2, the City is no longer lacking a supply of entry level condominium units. In response, Administration recommends the maximum number of capital grants for affordable home ownership units be changed from 40 to 20 in order to ensure additional funds remain available for the development of new affordable rental developments and to not distort the market for new and resale ownership units. Note that this amendment should not impact non-profit affordable home ownership developers like Habitat for Humanity which typically constructs less than 20 new units in a year.

4.4 Other Amendments

As summarized in Appendix C, Administration is recommending other minor amendments to the HIP related to, among other things, the definition of an Assisted Care Rental Unit, what constitutes a two-unit rental building and the transition from previous versions of the HIP.

5. Implementation & Monitoring

Moving forward, Administration continues to monitor the performance and impact of the City's incentive programs and utilize this information to make adjustments to ensure the goals of the HIP are successfully accomplished. This will be accomplished through the ongoing tracking of housing statistics and indicators, such as rental vacancy rates, percentage of households in core housing needs and real estate trends as well as continued engagement of private sector developers and non-profit housing providers.

The Comprehensive Housing Strategy recommends a thorough review of the incentives at least every five years. Administration intends to undertake the next comprehensive update to the HIP no later than 2020. However, should sudden shifts in the housing market occur, Administration will bring forward revisions to the HIP, as required, to ensure that the City's housing needs are being addressed.

RECOMMENDATION IMPLICATIONS

Financial Implications

Section 10 of the HIP states that the maximum yearly expenditure from the SDR shall be \$2.5 million per year. The recommended minor amendments do not propose to increase or decrease this amount. Since 2013, the annual allotment in capital grant has ranged from \$1.9 to \$2.2 million.

As illustrated in Appendix B, since 2013 the City has committed approximately \$21.3 million to the

construction of below market rental and ownership housing as well as purpose-built market rental units with \$8,230,000 committed in capital grant and approximately \$13 million committed in current and projected municipal tax exemptions.

Social Development Reserve

The City's annual \$2.5 million maximum commitment to its affordable housing capital grant programs is funded from the SDR. Contributions to the SDR have traditionally been generated from municipal land sales. In 2012, \$7.3 million was borrowed from the SDR for the purchase of lands in the southeast with the understanding that this amount would be provided back to the SDR over time as the Southeast Lands are developed.

In 2015, given that the SDR was approaching zero and revenue from the Southeast Lands were not anticipated for a few more years, City Council approved a transfer of \$2.5 million from the General Fund Reserve to the SDR. In 2016, a similar measure was taken with the transfer of \$2.5 million from the Hawkstone Land Development Project to the SDR to implement the City's capital grant programs through 2017. With this transfer and taking into account the City's funding commitments under the capital grant programs, the current balance of the SDR is \$2.9 million.

With revenue from municipal land sales difficult to project and highly variable year over year, Administration is establishing a long-term plan for funding the SDR and will bring a report forward in 2017, which will evaluate options for ongoing, sustainable funding. In light of the 2017-2018 Provincial budget and continued softening of the real estate market, this evaluation will include whether the City's current \$2.5 million maximum commitment should be reduced by further reducing or eliminating capital grants for affordable home ownership.

Financial Impacts of Revisions to Housing Incentives Policy

Should the minor amendments to the HIP be adopted, Administration anticipates a moderate reduction in the annual uptake of capital grants for affordable home ownership units, which in turn will conserve additional funding from the SDR to commit towards new affordable rental units, or to remain in the SDR for future years.

Administration anticipate the recommended minor amendments will have little impact on the uptake of the HIP's tax exemption programs. As discussed under section 3.2 of this report, the total number of units applying under the HIP tax exemption programs is projected to decrease in the coming years due to changes made to the policy in 2015.

Environmental Implications

Recommended revisions to the HIP focus incentives on neighbourhoods with core housing need and established neighbourhoods with poor quality housing stock in need of renewal. This policy

direction is consistent with the OCP intensification goal to target 30 per cent of development to existing, established neighbourhoods. By focusing housing to use existing infrastructure, including water, sewer, roads, transit service, community amenities, facilities and open space, these services are more efficient and more financially viable, and development results in a smaller environmental footprint for its inhabitants. Similarly, by locating affordable housing in established neighbourhoods where employment, services and amenities are likely to exist, added costs for households, such as car ownership, are reduced, and alternate, active forms of transportation are supported.

Policy and/or Strategic Implications

As discussed under the section 1 of this report, the recommended minor amendments to the *Housing Incentives Policy* are consistent with the direction of the OCP and the CHS.

Other Implications

None with respect to this report.

Accessibility Implications

Development criteria established for eligibility for housing incentives encourages development of accessible units that exceed the required five per cent in multi-unit rental developments and the creation of accessible units in ownership developments. The score card for applications for capital grants includes additional points for developments that provide 10 per cent or more accessible units.

COMMUNICATIONS

Prior to finalizing its recommendations, Administration e-mailed all attendees of the Mayor's Housing Summit along with local private sector and non-profit housing developers to review the proposed revisions to the Housing Incentives Programs and provide their feedback.

Administration received two e-mails and one letter in response to the proposed amendments. A summary of the comments received and Administration's response is provided in Appendix E.

In response to the low uptake of capital grant applications for affordable rental housing in 2016, Administration surveyed local private sector and non-profit developers of affordable rental housing to better understand what factors influence their decision to begin a new project. Of the five responses received, the general message received by Administration was:

- Availability of land and availability of Provincial/Federal funding are very important in

deciding whether to proceed with a new affordable rental housing development.

- Affordable rental providers like to locate new projects in the City Centre/Established Neighbourhoods because it is near amenities like grocer, work placement, mental health facilities/counselling.
- Existing land use restrictions (e.g. zoning approval) was lower in importance for making a decision to move forward.
- All respondents somewhat or completely agreed that information on the HIP is readily available online, the application process is easy to complete and that they consider the Scorecard Criteria when planning/designing future affordable housing developments.

If the revised HIP is adopted, Administration will continue to inform and educate the public and stakeholders of the revised incentive programs before the updated policy comes into effect on January 1, 2018. This will include:

- Written notification to all housing stakeholders including housing providers, past recipients of housing incentives, Mayor's Housing Summit attendees and Community Associations
- Updated content on Regina.ca
- Updating and circulating revised application material for the incentive programs in easy to read formats (e.g. brochures, information sheets, etc.)

DELEGATED AUTHORITY

There is no delegated authority associated with this report and it is for informational purposes only.

Respectfully submitted,



Shauna Bzdel, Director Planning

Respectfully submitted,



Diana Hawryluk, Executive Director City Planning and Development



Housing Incentives Policy

1. Purpose

The objectives of the incentives provided under this policy are:

- To support below market, affordable and accessible housing options.
- To stimulate below market and affordable rental housing development.
- To encourage housing development that makes efficient use of established City infrastructure and helps build vibrant, sustainable and inclusive neighbourhoods.
- To better aim the City's resources where there are gaps in the private market's ability to address housing needs, namely the needs of low-income households.
- To encourage diverse housing options including housing for distinct and special needs groups

2. Scope

Stakeholders involved with affordable, below market, accessible and rental housing including non-profit organizations, private developers and property owners.

3. Definitions

Affordable Housing – housing where the cost does not exceed 30 per cent of the household's gross income excluding costs for utilities, parking or other related expenses.

Assisted Care Rental Unit - A self-contained, purpose built rental unit available to any tenant that includes common areas for dining and socialization, and services such as meals, housekeeping and personal care but excludes a Group Care Facility or Personal Care Home.

Below Market Housing - housing for individuals and families who are at or below the Maximum Income Thresholds. Below market rental developments are also defined as those that provide units that are at or below Maximum Rental Rates.

Building Permit – a building permit issued by the Building Standards Branch of the City of Regina.

Condominium – the land included in a condominium plan together with the buildings and units and the common property and common facilities belonging to them.

City Assessor – the City of Regina City Assessor or his or her designate.

Dwelling Unit – one or more rooms that may be used as a residence, each unit having sleeping, cooking and toilet facilities.

Dwelling Unit, Detached – a building that contains only one Dwelling Unit. Where a Secondary Suite is a Permitted Use in a zone, a detached Dwelling Unit may also contain a Secondary Suite subject to the regulations of *The Zoning Bylaw No. 9250* as amended from time to time.

Dwelling Unit, Duplex – a building divided horizontally into two Dwelling Units.

Dwelling Unit, Semi-Detached – a building divided vertically into two Dwelling Units. The configuration of the building can be either side to side Units or front to back Units.

Dwelling Unit, Multi – a building containing three or more Dwelling Units.

Dwelling Unit, New – a newly constructed Dwelling Unit within two years of issuance of a building permit.

Dwelling Unit, Townhouse – a building divided vertically by a common wall into three or more attached Dwelling Units each having a separate entrance at grade.

Executive Director – the Executive Director of the City Planning and Development Division, or his/her designate.

Gross Household Income - means the total annual income of the purchaser(s) or leaser(s), identified in the most recent notice of assessment issued by Revenue Canada and includes all income before taxes and deductions.

Group Care Facility or Personal Care Home – a supervised residential Dwelling Unit, licensed or approved under provincial statute, for the accommodation of persons, excluding staff, referred by hospitals, courts, government agencies or recognized social services agencies or health officials. Does not include an Assisted Care Rental Unit

Market Ownership Units – Units constructed without requirements that purchasers meet Maximum Income Thresholds. These are Units offered in the open market to any buyer.

Market Rental Units – Units constructed without requirements for Maximum Rental Rates or Maximum Income Thresholds. These are Units offered in the open market to any tenant.

Maximum Rental Rates – as determined by the City of Regina calculated as 30 per cent of gross income using the provincial Saskatchewan Household Income Maximums (SHIM) for each unit size as determined by Saskatchewan Housing Corporation (SHC) and updated annually.

Maximum Income Threshold (for Below Market/Affordable Rental Units) – the maximum Gross Household Income to determine eligibility for Affordable or Below Market Rental Units established by provincial Saskatchewan Household Income Maximums (SHIM) for each unit size by Saskatchewan Housing Corporation (SHC).

Maximum Income Threshold (for Below Market/Affordable Ownership Units) – the maximum Gross Household Income to determine eligibility for Affordable or Below Market Ownership Units as determined by the City of Regina based on a percentage of median income, and with consideration of household net worth.

Non-profit Housing Provider – a charitable non-profit corporation incorporated pursuant to *The Non-profit Corporations Act, 1995*, whose primary mission is to deliver Affordable and Below Market Housing or a membership non-profit corporation that provides housing primarily for the benefit of the public at large instead of its members.

Occupancy Permit – An Occupancy Permit issued by the City for the Unit or Units. May include a Temporary Occupancy Permit.

Owner-Occupied Unit – a Dwelling Unit where the registered owner of the property resides in the unit and it is their primary and only residence..

Ownership Unit – a dwelling constructed for intended sale to a purchaser as a principal place of residence including Condominium units.

Project – The creation of new residential units located within a single building, or multiple buildings that share common amenity space, services and/or parking, developed by an individual housing provider or through a collaborative enterprise between multiple housing providers.

Private Sector Developer – any developer or person that provides housing that does not fit within the definition of Non-profit Housing Provider

Purpose-Built Rental Unit – a rental unit that is designed and built for rental purposes and is not intended as an Ownership Unit. This includes semi-detached, duplex, tri-plex, four-plex, multi-unit and apartment buildings.

Rental Unit - a Dwelling Unit for rent or lease to a tenant as a principal place of residence.

Secondary Rented Unit – An Ownership Unit where the registered owner rents the Unit to a tenant or tenants who are not registered as owners on the property title. Secondary Rented Units are not Purpose-Built Rentals but intended as owner-occupied units or investor-owned properties and include condominiums and single family homes.

Secondary Suite – a subordinate, self-contained Dwelling Unit occupying no more than 40 percent of the total gross floor area of the building, including the area of the basement which has been legally constructed. A secondary suite may include a laneway Dwelling Unit or alternative secondary accessory Dwelling Unit as approved by Council.

Short-Term Accommodation – the provision of sleeping and bathing quarters for less than 30 days, and where a daily or weekly rate is charged.

4. Transition Provisions

Tax Exemptions

Applications for Tax Exemption will be considered under the following terms:

- a) Any application where a Building Permit has been issued before October 31, 2015 is ineligible for tax exemptions. Relaxation of this requirement is at the discretion of the Executive Director.

- b) Any application where a Building Permit had been issued from November 1, 2015 to October 31, 2017 is subject to the 2016 Housing Incentives Policy. For Market Rental and Secondary Suite Tax Exemption Applications in Program Area 3 that were submitted before October 31, 2016 and included a valid Development or Building Permit, to remain eligible for a Tax Exemption, the applicant must:
 - i. Obtain a complete Building Permit no later than October 31, 2017 for each building they are applying for; and,
 - ii. Obtain an Occupancy Permit no later than two years of obtaining the Building Permit.
- c) Any application where a Building Permit is issued after October 31, 2017 is subject to this Policy.

Capital Incentives

All applications for capital incentives received and conditionally before December 31, 2016 will be considered under the Housing Incentives Policy that was in effect at the time of conditional approval. All applications for capital incentives received and conditionally approved after January 1, 2018 will be considered under this policy.

5. Tax Exemption Program Areas

Program Areas for all housing incentives are provided in the map in **Appendix A** of this policy. Detailed maps of Areas 1 and 2 can be found in **Appendix D**. The percentages and terms of each tax exemption can be found in **Table 5.1** below and are summarized in **Appendix C**.

Table 5.1 – Tax Exemption by Program Area

Unit type	Area 1 – City Centre	Area 2 – Inner City & Established Neighbourhoods	Area 3 – Developed and New Areas
Market Rental Unit development	5 Years, 100%	5 Years, 100%	None
Market Ownership Unit development	3 years, 100% ¹	none	none
Below Market/Affordable Housing Rental development (Unit must be eligible for capital grant)	5 Years, 100%	5 Years, 100%	5 Years, 100%
Below Market/Affordable Ownership development (Unit must be eligible for a capital grant)	5 Years, 100%	5 Years, 100%	5 Years, 100%
Detached Dwelling Unit with a Secondary Suite ²	5 years, 25%	5 years, 25%	None

¹ Eligible market ownership developments must be a four-unit building or more.

² A two-unit building in an R1 or R1A in Regina Zoning By-law No. 9250, as amended, constructed is only eligible for a 25 per cent Secondary Suite exemption unless it is constructed by a Non-Profit Housing Provider.

Laneway or Garden Suite ¹	5 years, 25%	5 years, 25%	5 years, 25%

6. Eligibility and Requirements for Tax Exemptions

Amount of tax incentive (percentage) and period of time for tax incentive as per Program Areas are noted in **Table 5.1** and correspond to the areas in **Map 1, Appendix A**. The tax incentive percentage includes the Municipal, Education and Library portion of property taxes but excludes all other Laneway and Local Improvement charges.

Notwithstanding Section 6, Bill 48, *The Education Property Tax Act*, contains provisions which require Government approval to exempt the education portion of the property taxes. If this Bill is passed, the City will not exempt the education portion of the property taxes for applicants under this program unless the Government provides its approval of this exemption. If this approval is not granted, the exemption will cover the municipal and library portions of the taxes only.

6.1 General Eligibility

- a) Tax Exemptions are available for the creation of New Dwelling Units exclusively. Developments may be new construction or conversion of an existing non-residential building for New Dwelling Units, or for expansion of existing residential construction that results in new residential units.
- b) Eligible Rental Units must be Purpose Built Rental Units. Secondary Rented Units are not eligible for tax exemptions in that an Ownership Unit (Condominium or House) rented to tenants as a Rental Unit is not eligible for incentives under this policy except in Program Area 1.
- c) Eligible Market Rental Units must be in a two-unit building or more in Areas 1 and 2 in an R2 zone or higher as defined in Zoning By-law No. 9250.
- d) With the exception of renovations to create a Secondary Suite pursuant to clause f), renovations of existing residential units will not be eligible for tax exemptions.
- e) For tax exemptions for a Secondary Suite, the suite must be a new suite in a newly constructed Detached Dwelling Unit or the addition of a new Secondary Suite within an existing Detached Dwelling Unit (renovation must create a suite where one did not previously exist). A Laneway Dwelling Unit or alternative secondary accessory Dwelling Unit may qualify if approved by Council as part of a pilot project.
- f) Secondary Suites must be rented for the full term of the exemption and are subject to the same eligibility requirements as other Rental Units within the Housing Incentives Policy.
- g) A two-unit building in an R1 or R1A zone as provided for in Regina Zoning Bylaw No. 9250, as amended, constructed by a Private Sector Developer is eligible for a

¹ Council approved pilot projects for laneway suites, garden suites or alternative secondary accessory dwelling units only. 25 per cent exemption on the entire property presents the approximate value of the suite.

25 per cent Secondary Suite exemption regardless of whether both units are rented and does may not qualify for 100 per cent exemption.

- h) A two-unit building in an R1 or R1A zone as provided for in Regina Zoning By-law No. 9250, as amended, constructed by a Non-Profit Housing Provider is eligible for a 100 per cent Market Rental exemption.
- i) Affordable Ownership Units must qualify for capital grants under Section 7 of this Policy in order to be eligible for a five year, 100 per cent tax exemption as Below Market/Affordable Ownership Units.
- j) Group Care Facilities or Personal Care Homes are not eligible for assistance under this policy.
- k) A Unit that is offered for Short-Term Accommodation is not eligible for assistance under this policy.
- l) Assisted Care Rental Units are eligible for assistance under this policy.
- m) Incentives are not provided where a designated heritage building has been demolished.
- n) Affordable Ownership Units owned or held by Private Sector Developers are not eligible to receive tax exemptions unless the following conditions are met: 1) the Ownership Units must be sold to individuals and then the individuals are provided with the exemption; 2) the Ownership Units must be occupied by the individual or individuals listed on the certificate of title as the owners; and 3) the Unit must be the owner's primary and only residence.
- o) For a mixed-use, residential-commercial development, only the residential portion of the development is eligible based on the exemptions for residential Units outlined in **Table 5.1**.
- p) The City Assessor shall conclusively determine the portion of the development and individual residential Units to be exempted including calculation of any percentage or proportion and the determination of any use or cost.
- q) To be eligible, Units must comply with all applicable laws and policies.
- r) Properties that have taxes or other charges past due to the City of Regina are not eligible for support under this policy. Properties are not eligible if taxes or other charges are owed to the City of Regina by the applicant. Taxes and other charges must be paid during the construction phase. Also, local improvement charges and non-exempt portion of levies and other charges to tax accounts must be paid in the year due to remain in good standing.
- s) Where a development is also eligible for tax exemption under the Heritage Incentives Policy, the full benefit under both policies may be provided. Exemption under the Heritage Incentives Policy will be provided first unless otherwise approved by the Executive Director. The Heritage Incentives Policy is a separate policy document and must be applied for concurrent with application for Housing Incentives.

- t) Tax exemptions provided under this policy may be eligible to stack programs and incentives through Provincial and Federal governments.
- u) Below Market/Affordable Housing Ownership and Rental Units in all Areas may be eligible for capital incentives under the Housing Incentives Policy as per Section 7.

6.2 Tax Exemption Application Requirements

- a) To be eligible, applications must be made while development is underway with a valid Development or Building Permit and will not be accepted retroactively once development is complete and Occupancy Permit has been issued. Relaxation of this requirement is at the discretion of the Executive Director.
- b) The owner must enter into a legal agreement with the City in order to be eligible for a tax exemption.
- c) Complete applications must be submitted before October 31 in order to be eligible for a tax exemption beginning the following year.
- d) Developments of four units or more should consider the Development Design Criteria, **Appendix B** in this policy.

6.3 Tax Exemption and Reporting Requirements

- a) Dwelling Units must obtain a final Occupancy Permit before the tax exemption is applied. For a new Secondary Suite in an existing building, a Letter of Completion will serve the purpose of a final Occupancy Permit.
- b) The tax exemption for the development will begin on January 1 of the year following the approval of the application for tax exemptions. The date for commencing the exemption for the development may be deferred for one year at the sole discretion of the Executive Director.
- c) Market Rental Units must remain rental for ten years and shall not be eligible for conversion to Condominiums during this time.
- d) For Rental Units, tax exemptions may be transferred to a new owner under the same terms and conditions as the approved exemption and subject to the new owner entering into an assignment agreement.
- e) For Ownership Units, tax exemptions are non-transferable except in Area 1.
- f) Units or developments that cease to meet the eligibility criteria in this policy and the conditions of the exemption agreement for the development shall be fully taxable in the year in which the breach of conditions occurs and in all subsequent years. In addition, the tax exemption may be revoked for a Unit receiving a capital grant in any year in which the terms of the capital grant have not been met.

7. Capital Grant Incentives Program

A capital contribution may be provided from the Social Development Reserve for housing developments that meet the policy criteria as outlined below. Capital contributions described in this policy will be considered on a case-by-case basis.

Program areas for all housing incentives are provided in the map in **Appendix A** of this policy. Detailed maps of Areas 1 and 2 can be found in **Appendix D**. The amount of capital grant can be found in **Table 7.1** below and is summarized in **Appendix C**.

Table 7.1 – Capital Grants by Program Area

Unit Type	Area 1 – City Centre	Area 2 – Inner City & Established Neighbourhoods	Area 3 – New and Developed Area
Below Market/Affordable Housing <u>Rental</u> development ¹ <i>Maximum Rental Rate and Maximum Income Threshold qualifications apply.</i>	\$20,000 per unit \$25,000 per unit for units with 3 Bedrooms or more	\$20,000 per unit \$25,000 per unit for units with 3 Bedrooms or more	<u>Non-profits:</u> \$20,000 per unit \$25,000 per unit for units with 3 Bedrooms or more <u>Private developers:</u> \$10,000 per unit. \$15,000 per unit for 3 BR or more
Below Market/Affordable Housing <u>Ownership</u> development ^{2 3} <i>Maximum Income Threshold qualifications apply.</i>	\$10,000 per unit \$15,000 per unit for units with 3 Bedrooms or more	\$10,000 per unit \$15,000 per unit for units with 3 Bedrooms or more	\$10,000 per unit \$15,000 per unit for units with 3 Bedrooms or more

8. Eligibility and Requirements for Capital Grants

8.1 General Eligibility

- Residential units in all Areas from the Map 1, **Appendix A** of this policy are eligible for capital incentives subject to the grant amount and requirements in **Table 7.1**
- Capital grants apply for the creation of new Dwelling Units exclusively. Renovations of existing residential units will not be eligible.
- Eligible Affordable/Below Market Housing Dwelling Units and building types include:

¹ Two-unit building minimum for non-profits; four-unit building minimum for Private Sector Developers.

² Grants for ownership units for Private Sector Developers will only be provided if funding remains and all other criteria has been met.

³ No unit minimum for non-profits; four-unit building minimum for Private Sector Developers.

1. For newly constructed Purpose Built Rental Units, see section 8. 1. d), 8.1 e) and 8. 1. h) for rental rate and income requirements and **Table 7.1** for grant amount and building unit minimums.
 2. For newly constructed Ownership Units, see section 8. 1. f), 8. 1. g) and 8. 1. h) for requirements and **Table 7.1** for grant amount and building unit minimums.
 3. Rental or Ownership Units created through the conversion of a non-residential building. See sections 8. 1. d), 8.1.e), 8. 1. f) 8.1. g) and 8.1 h) for requirements and **Table 7.1** for grant amount and building unit minimums.
- d) Eligible Below Market/Affordable Housing Purpose Built Rental developments are those that provide Dwelling Units to individuals or families whose income is at or below the Maximum Income Threshold requirements and offered at rental rates that are at or below the Maximum Rental Rate requirements for five years or more.
 - e) Below Market/Affordable Housing Purpose Built Rental developments must be a two-unit building or more for Non-profit Housing Providers and a four-unit building or more for Private Sector Developers.
 - f) Eligible Below Market/Affordable Housing Ownership Units are those sold to purchasers who are individuals or families who are at or below the Maximum Income Threshold and where the capital grant is transferred to the purchaser. The purchaser cannot currently own a residential property other than the property that is subject to the grant.
 - g) For Below Market/Affordable Housing Ownership Units there is no Unit minimum for Non-profits Housing Providers and a four-unit building minimum for Private Sector Developers.
 - h) Non-profits and Private Sector Developers are eligible. However, the following limits apply:
 1. Priority will be given to the Non-profit housing developments. Non-profit Housing Providers can apply for capital incentives up to a maximum of 80 grants for Affordable Rental units or 20 grants for Affordable Ownership units per calendar year (January-December). Relaxation of this requirement is at the discretion of the Executive Director.
 2. Private Sector Developers can apply for capital incentives up to a maximum of 40 grants for Affordable Rental units or 20 grants per Affordable Home Ownership units per calendar year (January-December).
 3. The maximum number of capital incentives available per Project, per calendar year is 80 for Affordable Rental housing projects developed by Non-Profit Housing Providers, 40 for Affordable Rental housing projects developed by Private Sector Developers, 20 for all affordable home ownership projects.
 - i) Group Care Facilities and Personal Care Homes are not eligible for capital incentives.
 - j) Secondary Rented Units are not eligible for capital incentives

- k) Secondary Suites are not eligible for capital incentives including a laneway Dwelling Unit or alternative secondary accessory Dwelling Unit.
- l) Capital incentives may be provided in addition to or in lieu of property, tax exemption or other in-kind assistance.
- g) Where a person owes taxes or other charges to the City on any properties owned by that person, that person is not eligible to receive capital grant incentives under this Policy. In addition, where a person has received a capital grant incentive and has subsequently failed to pay taxes or other charges owing to the City, any tax exemptions that person is receiving shall be revoked.
- m) Incentives are not provided where a designated heritage building has been demolished.
- n) To be eligible, Units must comply with all applicable laws and policies.
- o) Capital incentives may be used in conjunction with Provincial and Federal programs with the exception of the provincial Capital Rental Subsidy program and any future provincial programs that duplicate the City's capital grants program as determined by the Executive Director. At the discretion of the Executive Director, exception may be made for Non-profit Housing Providers who can ensure long-term affordability of Units.
- p) Administration may require an applicant provide any additional information as deemed necessary to confirm eligibility for incentives under this policy.

8.2 Capital Grant Application Requirements:

- a) To be eligible, applications must be made while development is underway with a valid Development or Building Permit and will not be accepted retroactively once development is complete and Occupancy Permit has been issued. Relaxation of this requirement is at the discretion of the Executive Director.
- b) Projects must address the Development and Design Criteria Scorecard, **Appendix B** in this policy to qualify for the Below Market/Affordable Capital Housing Incentives.
- c) Applications submitted by Non-profit Housing Providers may be submitted any time between January 1 to October 31 to be considered that year and will be evaluated on a first-come, first serve basis.
- d) Applications submitted by Private Sector Developers must be submitted and deemed complete by Administration before November 1 to be considered for incentives that year. All Applications received will be evaluated and prioritized using the Development and Design Criteria Scorecard found in **Appendix B**.
- e) Prioritization of funding will be based on Scorecard results with Non-profits given prioritization for funding until October 31 of each year. Private Sector Developer applications will be considered and prioritized based on Development and Design Criteria Scorecard found in **Appendix B** starting November 1 of each year and based on available funding.

8.3 Disbursement and Reporting Requirements:

- a) Capital incentives will be awarded after a final Occupancy Permit is issued and the requirements for affordability are met. Temporary Occupancy Permits will only be considered for phased projects.
- b) Capital grants for all units in an application will be dispersed in one payment upon completion except for phased projects.
- c) For Below Market/Affordable Housing Rental Units, Maximum Rental Rates and Maximum Income Thresholds will be confirmed on an annual basis for five years through an affidavit stating that all units in the development are at or below the Maximum Rental Rates and rented to households that meet Maximum Income Thresholds as established by the City of Regina and updated annually. Maximum Income Thresholds must be confirmed for any new tenant.
- d) Below Market/Affordable Housing Rental Units must remain rental for a minimum of 15 years after the issuance of the Occupancy Permit and shall not be eligible for conversion to Condominiums during this time.
- e) For Below Market/Affordable Housing Ownership Units, affordability will be confirmed through affidavit stating that purchaser of the unit has a household income at or below the Maximum Income Threshold.
- f) Capital grants may be transferred to a new housing provider or developer where grant payment has not yet been issued provided a new owner enters into a new legal agreement with the City of Regina and meets all requirements of the capital grant.
- g) The Applicant is responsible for providing signed declarations from each purchaser receiving affordable home ownership capital grants that they comply with the eligibility requirements under this policy.

9. **Development and Design Criteria**

Developments single buildings, planned group developments and multi-unit housing forms must complete a Score Card (**Appendix B**) and submit it with an application for Capital Incentives. A minimum of 40 points must be earned in order to be eligible for capital incentives.

Applications for Tax Exemption are asked to consider the Design and Development Criteria. Criteria in the Score Card are drawn from the Design and Development Criteria of the 2013 Housing Incentives Policy as well as relevant policies of *Design Regina: The Official Community Plan Bylaw No. 2013-48 (OCP)*. In addition, redeveloped school sites are subject to the "School Site Re-Use Guidelines" (Appendix B of the *OCP*).

Prioritization of funding will be based on Scorecard results with Non-profit Housing Providers receiving first priority until October 31 of each year. Should applications exceed allocated funds Scorecard criteria will be used to evaluate applications for existing funding. Applications may be denied at the discretion of the Executive Director.

For conversions of non-residential buildings, ground floor commercial development must be retained in multi-floor buildings. Renovation must also endeavour to preserve important historic features of the building. Relaxation of these requirements is at the discretion of the Executive Director based on substantial, undue hardship.

10. Roles & Responsibilities

The Executive Director in his or her sole discretion conclusively determines compliance with the eligibility criteria for tax and capital incentives under this policy. The Executive Director is authorized to approve any capital contribution agreements entered into pursuant to this Policy.

The maximum yearly expenditure from the Social Development Reserve shall be two million five hundred thousand dollars but may be reduced by Council through the budget approval process.

Amendments to the Housing Incentives Policy made from time to time require approval by City Council.

11. Authority

Subsection 262(4) of *The Cities Act* provides authority for City Council by bylaw to enter into an agreement subject to any terms and additions the Council may specify for the purposes of exempting land from taxation for a period of not more than five years.

Bill 48 requires Government approval of the exemption of the education portion of the property taxes.

12. Related Forms – Tax and Capital Incentives

An application should be made by completing one of the following application forms:

Housing Incentives Policy: Tax Exemption Application for Market Rental and Ownership

Housing Incentives Policy: Secondary/Laneway Suite

Housing Incentives Policy: Tax Exemption Application for Affordable Ownership Units

Housing Incentives Policy: Tax Exemption Application for Affordable Rental Units

Housing Incentives Policy: Capital Incentives Application

13. Reference Material

This policy supports objectives and policies established by Council through *Design Regina: The Official Community Plan Bylaw No.2013-48 (OCP)* including inner-city revitalization, growth management and economic development, below market and special needs housing, compatible infill, and cost effective, sustainable development.

The City of Regina acknowledges a Consultant's Final Report, *The Comprehensive Housing Strategy*, submitted to the City of Regina in February 2013 and its recommendations regarding revisions to the Housing Incentives Policy.

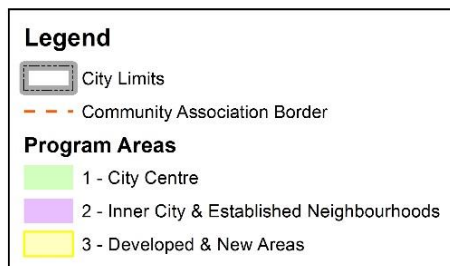
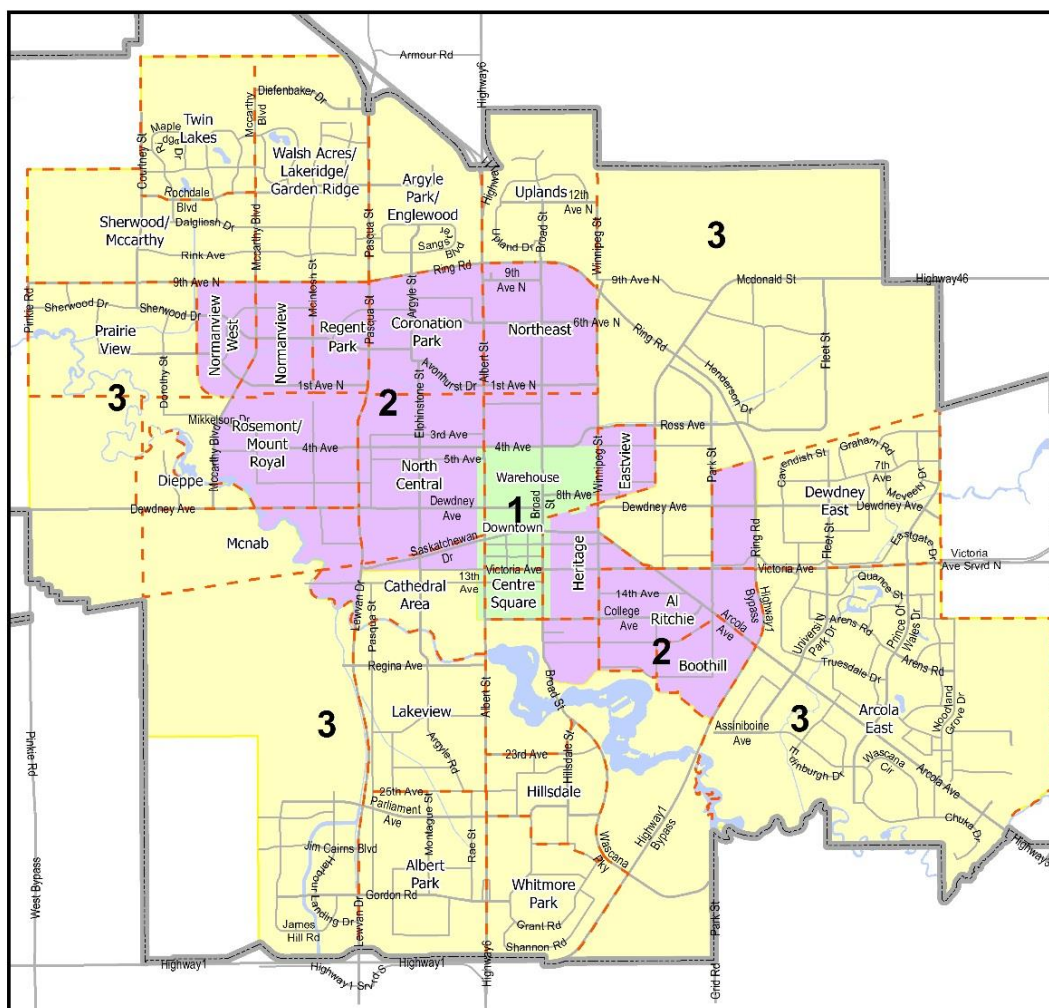
Program Areas for Housing Incentives Policy

APPENDIX A

Map 1 – Program Areas

Program areas identified on this map dictate eligibility for tax exemptions and capital grants. Detailed maps for Area 1 and Area 2 are included in **Appendix D**.

Housing Incentives Program Areas



O:\PI\ARC\GIS REQUESTS\2015\Neighbourhood Planning\Housing Incentives\GIS\Mapping\HIP_Areas.mxd 08/Sep/2015



APPENDIX B

Score Card - Design and Development Criteria

Developments of single buildings, planned group developments and multi-dwelling housing forms **must complete this Score Card and submit it with an application for Capital Incentives**. Criteria are drawn from the Design and Development Criteria of the *Housing Incentives Policy* (November 2013) as well as relevant policies of *Design Regina: The Official Community Plan Bylaw No. 2013-48 (OCP)*. In addition, redeveloped school sites are subject to the "School Site Re-Use Guidelines" (Appendix B of the OCP). Prioritization of funding will be based on Scorecard results with Non-profits Housing Providers receiving first priority until October 31 of each year. Should applications exceed allocated funds Scorecard criteria will be used to evaluate applications for existing funding. For each criteria, partial credit cannot be applied unless specified within the criteria. Applicants may be asked for further information or documentation to prove that they meet the requirements set out below. While the applicant is asked to fill out and submit this form with its application, the final evaluation and determination of the points for each category shall be conclusively determined by the Executive Director.

DEVELOPMENT FEATURES		POTENTIAL POINTS	EARNED POINTS ¹
Housing Needs	50% of units are either: 1) Modest housing (units equal to or less than 500 Square Feet) or 2) Large units for families (3 BR or more). 50% of units must be either unit type to receive points.	5	
	Needs based accommodation. 15 points are assessed for developments that target any of the following populations: Indigenous, At-risk youth, persons with specific needs, or seniors.	15	
	Accessible, barrier free design principles (wheelchair accessible buildings, units and bathrooms) of 10% or more of units (5% is required for multi-unit rental as per <i>The Uniform Building and Accessibility Standards Regulations</i>)	10	
	Below Market Rental Housing development	10	
	On-site support service included (e.g.: counselling, day care) ²	5	
Building and Urban Design Elements	Street level activity/pedestrian comfort/safety: two points if <u>one</u> of the following is met: a) porches or programmed amenity space (e.g. benches, play equipment, bike racks, etc.); b) there is interface with the street such as low or no fences; c) ground floor commercial development has been included or retained in mixed-use building	3	
	Façade design: Building design includes variation in massing, materials or colour and avoids use of blank walls that are visually prominent. ³	3	
	Open site design: three points will be earned if either is met: a) there is continuity of the existing street and lane grid; b) the development's front facades do not turn back on adjacent houses, street or other buildings	3	

	Active/weather-compatible amenity space and landscaping: one point if either of the following is met: a) 15% or more amenity space (minimum of 10% required as per <i>Zoning Bylaw No. 9250</i>) for 20 or more units (includes amenities for children, families, seniors, etc.); b) landscape improvements in excess of minimum requirements (significant addition or conservation of trees, hedges, bushes, shrubs)	1	
	Construction uses and skill development and training initiatives recognized by the Saskatchewan Apprenticeship and Trade Certification Commission or under a Ministry of Economy Labour Market Development Program	4	
Parking Facilities	Parking/vehicular access is by the rear lane. Where no rear lane exists, the any front yard parking is screened by the residential buildings or landscaping.	1	
	Enclosed or covered bicycle parking in excess of 10% of units (5% is required for multi-unit as per City of <i>Regina Zoning Bylaw No. 9250</i>)	1	
	On-site Car Share or Bicycle Share for tenants ⁴	3	
Adaptive Re-use/Infill	Building Adaptive Re-use for conversion of a non-residential building to residential use	2	
	Infill on a previously developed vacant or brownfield site in an established residential or mixed-use neighbourhood.	5	
Complete Neighbourhoods	Access to nearby public transit (within 400 m of a transit stop) ^{5 6}	5	
	Access to nearby licensed child care (within 1000 m of licenced child care centre) ⁶	5	
	Access to nearby employment opportunities or shopping facilities (within 1000 m of commercial district) ⁶	5	
	Access to nearby green public space (within 500 m to a public park) ⁶	2	
	Access to nearby leisure facilities (within 1000 m of a public leisure centre) ⁶	2	
	Access to nearby schools (within 500 m of an elementary, secondary or high school) ⁶	2	
Sustainable Design	On-site renewable energy generation	1	
	One point is earned for outdoor landscaping or irrigation systems that meet one of the following requirements: (a) an irrigation system that uses grey water (b) an irrigation system equivalent for water capture, storage and reuse; or (c) permeable pavement	1	
	LEED certified or LEED shadow building ⁷	5	
	Green roof or passive solar design	1	
TOTALS		100	
MINIMUM TO QUALIFY FOR CAPITAL INCENTIVES		40	
CITY EVALUATION		completed by staff	

¹ Partial points are not permitted unless otherwise noted. In other words, in each category if the applicant meets that requirement they are assessed the full number of potential points for that item. So for example if the development targets Aboriginal residents the development would get the full 15 points. It is not necessary for the development to target all needs based accommodation listed in order to get the full 15 points.

² If unsure of whether a proposal satisfies the criteria contact Neighbourhood Planning staff.

³ Administration may require that the Applicant provide a written brief describing how the façade has been designed to meet this criteria.

⁴ For a car share, an agreement with Regina Care Share or equivalent is required; for a bike share program documents including a program description, membership requirements and other operational details are necessary to receive points.

⁵ Project is eligible if the subject property is within 400m of a planned transit stop in an approved Concept Plan.

⁶ Based on the travel distance of a pedestrian using existing sidewalks or public pathways.

⁷ LEED certification or LEED shadow documentation required to confirm.

APPENDIX C

Summary of Housing Incentives by Area

Area 1 – Tax Exemption

Unit Type	Tax exemption
Market Rental Unit developments: <ul style="list-style-type: none"> 2-unit building minimum Located in an R2 zone or higher 	5 years, 100%
Market Ownership Unit developments: <ul style="list-style-type: none"> 4-unit building minimum 	3 years, 100%
Laneway housing or garden suite <ul style="list-style-type: none"> Council approved pilot projects only 	5 years, 25%
Secondary Suite <ul style="list-style-type: none"> Secondary Suite added to a new or existing house Includes a 2-unit rental in an R1 or R1A zone 	5 years, 25%
Affordable Housing rental developments <ul style="list-style-type: none"> Units must be eligible for capital grants to qualify 	5 years, 100%
Affordable Housing ownership developments <ul style="list-style-type: none"> Units must be eligible for capital grants to qualify 	5 years, 100%

Area 1 – Capital Grants

Unit Type	Capital Grant
Affordable rental developments <ul style="list-style-type: none"> 2-unit building minimum for Non-profit Housing Providers 4-unit building minimum for Private Sector Developers Units must be in an R2 zone or higher Maximum Rental Rates and Income Thresholds apply 	\$20,000/unit \$25,000 for 3 Bedrooms or more
Affordable ownership developments <ul style="list-style-type: none"> No unit minimum for non-profits 4-unit building minimum for private developers Maximum Income Thresholds apply <i>Grants for Ownership Units for Private Sector Developers will only be provided if funding remains.</i> 	\$10,000/unit \$15,000 for 3 Bedrooms or more

Area 2 – Tax Exemption

Unit Type	Tax exemption
Market Rental Unit development <ul style="list-style-type: none"> 2-unit building minimum Unit must be in an R2 zone or higher 	5 years, 100%
Market Ownership Unit development	None
Laneway housing or garden suite <ul style="list-style-type: none"> Council approved pilot projects only 	5 years, 25%
Secondary Suite <ul style="list-style-type: none"> Suite added to a new or existing house Includes a 2-unit rental in an R1 or R1A¹ 	5 years, 25%
Below Market/Affordable Housing rental developments <ul style="list-style-type: none"> Units must be eligible for capital grants to qualify 	5 years, 100%
Below Market/Affordable Housing ownership developments <ul style="list-style-type: none"> Units must be eligible for capital grants to qualify 	5 years, 100%

Area 2 – Capital Grants

Unit Type	Capital Grant
Below Market/Affordable Housing rental developments <ul style="list-style-type: none"> 2-unit building minimum for Non-profit Housing Providers 4-unit building minimum for Private Sector Developers Unit must be in an R2 zone or higher Maximum Rental Rates and Income Thresholds apply 	\$20,000/unit \$25,000 for 3 Bedrooms or more
Below market/Affordable ownership developments <ul style="list-style-type: none"> No unit minimum for Non-profit Housing Providers 4-unit building minimum for Private Sector Developers Maximum Income Thresholds apply <i>Grants for ownership units for Private Sector Developers will only be provided if funding remains.</i> 	\$10,000/unit \$15,000 for 3 Bedrooms or more

¹ A two-unit Purpose Built Rental Building constructed a Non-Profit Housing Provider in an R1 or R1A zone is eligible for a five year, 100% tax exemption.

Area 3 – Tax Exemption

Unit Type	Tax exemption (new)
Market Rental Unit developments	None
Market Ownership Unit developments	None
Laneway housing or garden suite <ul style="list-style-type: none"> Council approved pilot projects only 	5 years, 25%
Secondary Suite to a new or existing house.	None
Below Market/Affordable Housing rental developments <ul style="list-style-type: none"> Units must be eligible for capital grants to qualify. 	5 years, 100%
Below Market/Affordable Housing ownership developments <ul style="list-style-type: none"> Units must be eligible for capital grants to qualify. 	5 years, 100%

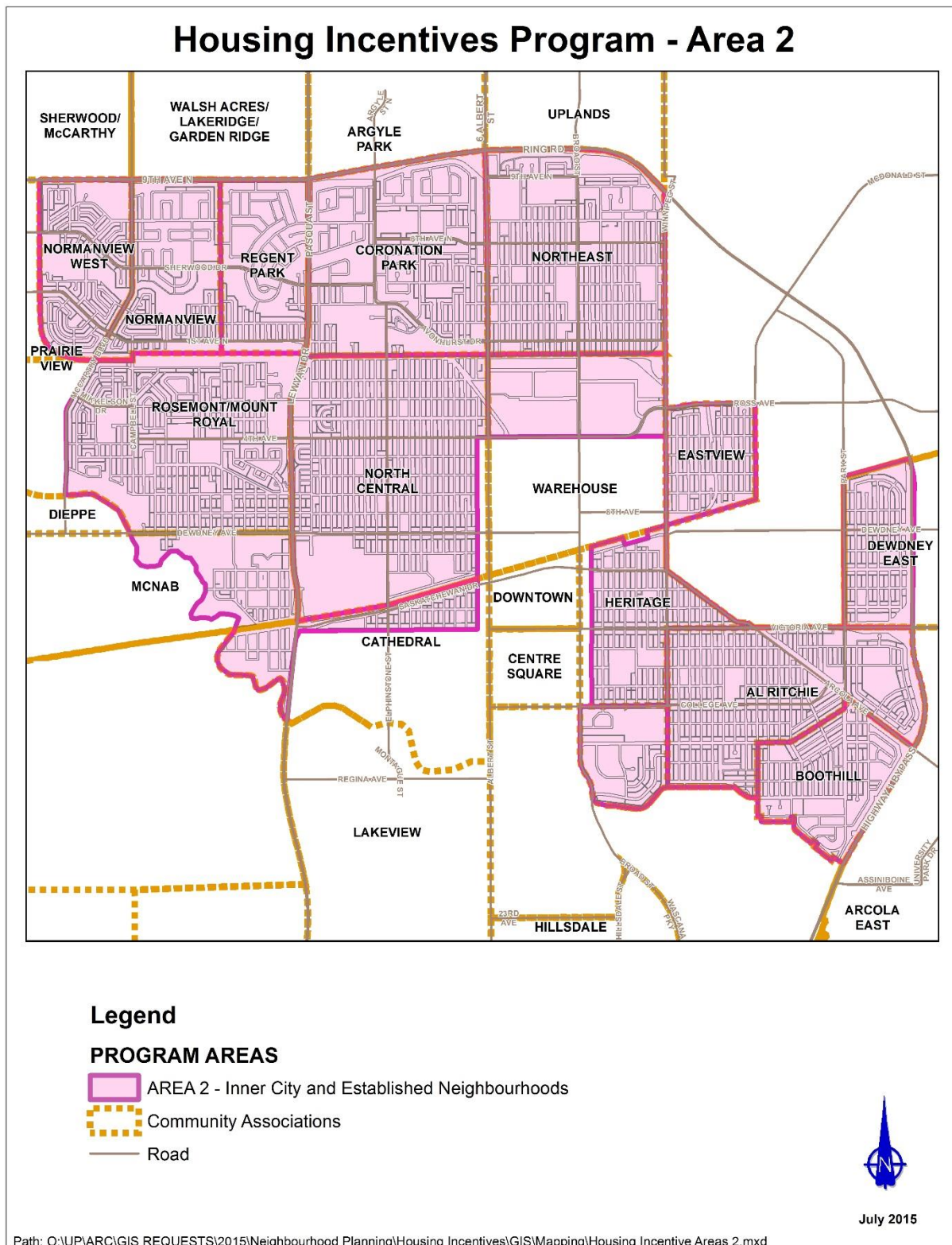
Area 3 – Capital Grants

Unit Type	Capital Grant
Below Market/Affordable Housing rental developments <ul style="list-style-type: none"> 2-unit building minimum for Non-profit Housing Provider 4-unit building minimum for Private Sector Developers Units must be in an R2 zone or higher Maximum Rental Rates and Income Thresholds apply 	<p>\$20,000/unit; \$25,000 for 3 Bedrooms or more for Non-Profit Housing Provider;</p> <p>\$10,000 for Private Sector Developers; \$15,000 for 3 Bedrooms or more</p>
Below Market/Affordable Housing ownership developments <ul style="list-style-type: none"> No unit minimum for Non-profit Housing Providers 4-unit building minimum for Private Sector Developers Maximum Income Thresholds apply <i>Grants for ownership units for Private Sector Developers will only be provided if funding remains.</i> 	<p>\$10,000/unit</p> <p>\$15,000 for 3 Bedrooms or more</p>

Map 2 - Detailed map of Area 1



Map 3 - Detailed map of Area 2



APPENDIX B

Table 1: Total Capital Grant Contribution (2013-2016)

<i>YEAR</i>	<i>RENTAL UNITS</i>	<i>OWNERSHIP UNITS</i>	<i>TOTAL</i>	<i>FUNDING COMMITMENT BY PROGRAM AREA</i>			<i>TOTAL COMMITMENT</i>
				<i>AREA 1</i>	<i>AREA 2</i>	<i>AREA 3</i>	
2013	<i>64</i>	<i>114</i>	<i>178</i>	<i>0</i>	<i>\$1,120,000</i>	<i>\$790,000</i>	<i>\$1,910,000</i>
2014	<i>22</i>	<i>118</i>	<i>140</i>	<i>0</i>	<i>\$925,000</i>	<i>\$1,020,000</i>	<i>\$2,095,000</i>
2015	<i>89</i>	<i>73</i>	<i>162</i>	<i>0</i>	<i>\$1,230,000</i>	<i>\$1,020,000</i>	<i>\$2,250,000</i>
2016	<i>11</i>	<i>158</i>	<i>169</i>	<i>0</i>	<i>\$385,000</i>	<i>\$1,590,000</i>	<i>\$1,975,000</i>
TOTAL	<i>234</i>	<i>527</i>	<i>761</i>	<i>0</i>	<i>\$3,660,000</i>	<i>\$4,420,000</i>	<i>\$8,230,000</i>

Table 2: Total Municipal Tax Exemptions Approved (2013-2017)

<i>YEAR</i>	<i>RENTAL UNITS</i>	<i>OWNERSHIP UNITS</i>	<i>DOWNTOWN UNITS</i>	<i>SECONDARY SUITES ¹</i>	<i>TOTAL</i>	<i>1st YEAR EXEMPTION VALUE</i>	<i>PROJECTED FULL VALUE OF EXEMPTION ²</i>
2013	<i>120</i>	<i>41</i>	<i>0</i>	<i>N/A</i>	<i>161</i>	<i>\$234,229</i>	<i>\$1,281,000</i>
2014	<i>454</i>	<i>118</i>	<i>5</i>	<i>N/A</i>	<i>541</i>	<i>\$354,959</i>	<i>\$1,941,000</i>
2015	<i>867</i>	<i>57</i>	<i>49</i>	<i>16</i>	<i>1025</i>	<i>\$591,647</i>	<i>\$3,235,000</i>
2016	<i>816</i>	<i>113</i>	<i>0</i>	<i>26</i>	<i>966</i>	<i>\$713,826</i>	<i>\$3,790,000</i>
2017	<i>542</i>	<i>72</i>	<i>0</i>	<i>26</i>	<i>640</i>	<i>\$539,958</i>	<i>\$2,867,000</i>
TOTAL	<i>2,799</i>	<i>401</i>	<i>54</i>	<i>168</i>	<i>3,333</i>		<i>\$13,114,000</i>

¹ Secondary Suite Tax Exemption Program established in 2014.

² Assumes a 3% increase in mill rates year over year.

Policy Amendments

Based on the evaluation of housing data and the current policy, as well as feedback received from internal and external stakeholders, the following revisions are being considered.

<i>Current Policy - Definition of a Non-Profit Corporation</i>	<i>Proposed Amendment</i>	<i>Rationale</i>
<p>A Non-Profit Housing Organization is defined as “a non-profit corporation incorporated pursuant to <i>The Non-profit Corporations Act</i>, 1995, whose primary mission is to deliver Affordable and Below Market Housing”</p> <p>Through this definition, funding priority is provided to both charitable and membership non-profit corporations</p>	<p>Clarify the definition to be a charitable non-profit corporation pursuant to <i>The Non-profit Corporations Act</i>, 1995 or a membership non-profit corporation which provides housing primarily for the benefit of the public at large instead of its members.</p>	<ul style="list-style-type: none"> • Ensures charitable non-profit organizations receive funding priority as is the intent of the HIP • Improves the transparency of which developers or organizations actually benefit from the capital grant program • As charitable non-profit corporations carry on activities for the benefits of the public at large; whereas a membership non-profit corporation carries on activities for the benefits of its members, the amendment will ensure the intent of the HIP to prioritize non-profit corporations that create affordable housing and maintain it for the long term is achieved
<i>Current Policy - Maximum Annual Affordable Home Ownership Grants</i>	<i>Proposed Amendment</i>	<i>Rationale</i>
<p>Section 8.1 h) states that Non-Profit Housing Providers are limited to 80 grants and Private Sector Developers are limited to 40 grants per calendar year</p>	<p>For Affordable Home Ownership applications only, reduce this amount to a maximum of 20 grants per calendar year for both Non-Profit Housing Providers and Private Sector Developers.</p> <p>The maximum number of grants for Affordable Rental projects would remain the same.</p>	<ul style="list-style-type: none"> • Majority of capital incentives have gone towards affordable home ownership grants in recent years. This reduction ensures additional funds are available to the development of affordable rental developments • There is currently an abundant supply of condominium units on the resale market and less need to incentivize the development of new units

<i>Current Policy – Capital Grant Design and Development Score Card</i>	<i>Proposed Amendment</i>	<i>Rationale</i>
Appendix B of the Housing Incentives Policy requires all Capital Grant applications achieve a minimum score of 30 out of a possible 100 points.	Increase the minimum score from 30 to 40 points.	<ul style="list-style-type: none"> • Provides greater motivation for developers to incorporate the scorecard criteria with respect to housing need, site design and sustainability when planning their projects. • Ensures projects address the key objectives of the Housing Incentives Policy, Housing Strategy and OCP and areas of greatest housing need.
<i>Current Policy – Definition of Assisted Care Rental Unit</i>	<i>Proposed Amendment</i>	<i>Rationale</i>
<p>Incentives are not available to new Personal Care Homes and Group Care Facilities which are defined as supervised residential units licenced under provincial statute.¹</p> <p>However, there is no definition for an assisted care rental unit which is not supervised or licenced but includes are some onsite services to tenants like housekeeping and meal preparation.</p>	Create a definition for an “Assisted Care Rental Unit” and state that they are eligible for capital incentives and tax exemptions (provided they meet all other applicable funding criteria)	<ul style="list-style-type: none"> • Provides greater clarity on the difference between an Assisted Care Unit and a Personal Care Home or Group Care Facility • Aligns with HIP objective of encouraging housing for special needs • Encourages the development of new assisted care units within the Downtown and established neighbourhoods, ensuring that residents are closer to existing services like transit and shopping in addition to helping the City achieve its intensification targets more services exist.

¹The reason why this form of housing is not eligible is that the objective of the HIP is to support and stimulate the supply of modest, below market and accessible housing options; whereas Group Care Facilities and Personal Care Homes are typically developed, supported and operated by government and non-government organizations as part of a larger institutional system.

<i>Current Policy – Market Ownership Units in the City Centre</i>	<i>Proposed Amendment</i>	<i>Rationale</i>
<p>A three year, 100 per cent tax exemption is currently provided for any new ownership unit within the City Centre. Section 6.1 l) states that to be eligible for the exemption, the new residential unit must be owner occupied</p>	<p>Remove this requirement to allow private companies and individuals that purchase new units and rent them on the secondary rental market to be eligible for the tax exemption. Units that are offered for short term rental accommodation (e.g. AirBnB) would remain ineligible for tax exemptions²</p>	<ul style="list-style-type: none"> • Encourages investment in new condominium developments in the Downtown, thus helping to achieve the City’s 30 per cent intensification target. • The current program is difficult to administer and enforce.
<i>Current Policy – Market Rental Tax Exemptions for Two-Unit Buildings</i>	<i>Proposed Amendment</i>	<i>Rationale</i>
<p>Section 6.1 h) of the Policy states that a new two-unit building in an R1 or R1A zone is eligible under the Secondary Suite Tax Exemption Program, even if both units are being rented.</p> <p>The reason for this is that semi-detached and duplex dwellings are not a permitted use in the R1 or R1A zone but a Secondary Suite is.</p>	<p>Amend criteria for two-unit rental developments in Program Areas 1 and 2 to state that any tax exemption application submitted by a non-profit housing organization is eligible for a five year, 100 per cent tax exemption.</p>	<ul style="list-style-type: none"> • Addresses an ongoing issue that has occurred with non-profit organizations that constructs new two unit buildings in established neighbourhoods, but may be only eligible for a 25 per cent tax exemption due to the projects zoning of R1 or R1A • Continues the HIP direction to provide priorities to non-profits • Minimal change to the policy • Aligns with criteria for capital grants for two-unit buildings developed by non-profits.

² Note that this amendment would only apply to Market Ownership Tax Exemption applications in the City Centre. Applications under the Affordable Home Ownership Tax Exemption will still be required to be owner occupied.

<i>Current Policy – Definition of Maximum Rental Rates and Maximum Income Thresholds</i>	<i>Proposed Amendment</i>	<i>Rationale</i>
Section 8.3 c) and the definitions Maximum Rental Rates ³ and Maximum Income Thresholds ⁴ states that the City will update the amounts annual	<p>Revise to state that the City will update the Maximum Rental Rates and Maximum Income Thresholds as deemed necessary</p> <p>No change is proposed to how the City currently determines Maximum Rental Rates and Maximum Income Thresholds.</p>	The data in which the Province and City uses to establish the Maximum Rental Rates and Maximum Income Thresholds may not be available each year. This change provides greater flexibility for the City to update the amounts
<i>Current Policy – Transition of Market Rental Tax Exemption Program</i>	<i>Proposed Amendment</i>	<i>Rationale</i>
Phase out of the Market Rental Tax Exemption Program in Program Area 3 by October 31, 2016 is referenced in multiple sections	<p>Include wording under Transition section of the HIP stating that applications accepted before this phase out will remain eligible for an exemption provided they obtain a Building Permit before October 31, 2017 and an Occupancy Permit is issued at least two years later.</p> <p>Removing reference to the October 31, 2016 deadline in the HIP tables and text will clean up the policy</p>	<ul style="list-style-type: none"> • October 31, 2016 phase out date has passed • Transition clause will clarify the timeframe in which developments that had submitted tax exemption applications and were accepted before the October 31, 2016 deadline have to remain eligible under the program. • This program was phased out as a result of the increasing vacancy rate and increased supply of rental housing in greenfield neighbourhoods. Without a clear timeframe, applicants could hold onto their eligibility for tax exemption long after the program has ended.

³ Maximum Rental Rates are determined by taking 30 per cent of Saskatchewan Housing Corporations income levels for each unit size. The 30 per cent is based on CMHC's suggested housing rate as a percentage of total gross income.

⁴ The Maximum Income Threshold is based on 80 per cent of the Annual Medium Income (AMI) of Regina for home ownership capital grants.

<i>Current Policy – Other Amendments</i>	<i>Proposed Amendment</i>	<i>Rationale</i>
The definition of Maximum Income Thresholds refers to maximum gross household income	Add a definition of Gross Income to the HIP of “total annual income of the Purchaser or purchasers, where there is more than one purchaser, identified in the most recent notice of assessment issued by Revenue Canada and includes all income before taxes and deductions”	Clarifies how the City determines gross income through the Affordable Home Ownership Capital Grant Program
A Secondary Suite is defined as a subordinate, self-contained Dwelling Unit occupying no more than 40 per cent of the total gross floor area of the building	Revise the definition by adding reference to the suite being ‘legally constructed’	Clarifies the intent of the Secondary Suite Tax Exemption program that it only applies to legally constructed suites’

TAX EXEMPTION PROGRAM

Secondary Suites

New secondary suites on a new or existing property including the Laneway and Garden Suites Pilot Project.

	Tax Exemption
Area 1	5 Year, 25% Exemption
Area 2	5 Year, 25% Exemption
Area 3	5 Year, 25% Exemption Expires October 31, 2016 (excluding the Pilot Project)

Market Ownership

New ownership units with no affordability requirement.

	Tax Exemption
Area 1	3 Year, 100% Exemption
Area 2	Not Available
Area 3	Not Available

What is Affordable?

Affordable Ownership Program Maximum Income Threshold

Families with dependents	\$72,960
Singles and couples	\$62,960

**Income thresholds are subject to change.*

Affordable Rental Program Maximum Rental Rates & Income Thresholds

Bachelor	\$706/month	\$36,000
1 Bedroom	\$900/month	\$36,000
2 Bedroom	\$1,088/month	\$43,500
3 Bedroom	\$1,375/month	\$55,000
4 Bedroom	\$1,663/month	\$66,500

**Income thresholds and rental rates are subject to change.*

For more information visit
Regina.ca/residents/housing
or call
306-777-7000



February 2016

CITY OF REGINA HOUSING INCENTIVES

Capital Grant and
Tax Exemption Programs for
Newly-Created Housing



CAPITAL GRANT PROGRAM

All applications under the Capital Grant Program are subject to funding availability. The City Housing Incentives Policy provides funding priority to non-profit housing providers.

Affordable Rental

New purpose-built rental units rented at or below maximum rental rates.*

	≤2 Bedrooms	≥3 Bedrooms
Area 1	\$20,000/unit	\$25,000/unit
Area 2	\$20,000/unit	\$25,000/unit
Area 3	Private Sector \$10,000/unit	Private Sector \$15,000/unit
	Non-Profits \$20,000/unit	Non-Profits \$25,000/unit

* 4-unit minimum for private sector
2-unit minimum for non-profit sector

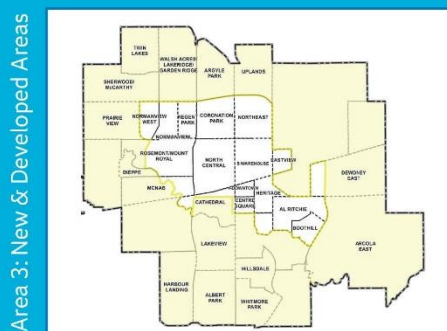
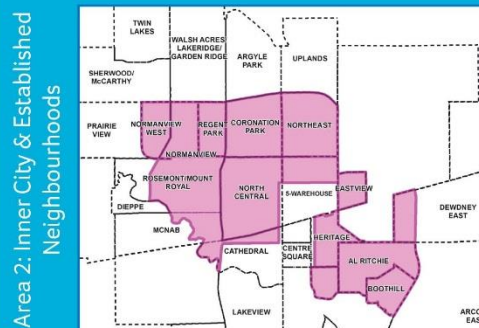
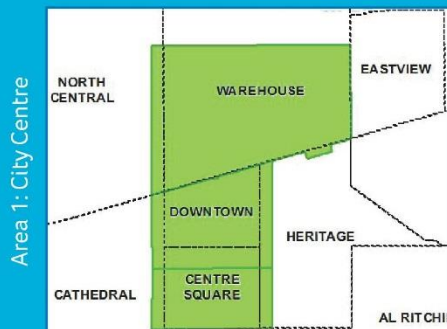
Affordable Ownership

New ownership units sold to purchasers at or below maximum income thresholds.**

	≤2 Bedrooms	≥3 Bedrooms
Area 1	\$10,000/unit	\$15,000/unit
Area 2	\$10,000/unit	\$15,000/unit
Area 3	\$10,000/unit	\$15,000/unit

** 4-unit minimum for private sector

INCENTIVE PROGRAM AREAS



TAX EXEMPTION PROGRAM

Affordable Ownership & Rental

New rental and ownership units that qualify under the Capital Grant Program.

	Tax Exemption
All Areas	5 Year, 100% Exemption

Market Rental

New purpose-built rental units offered at market rental rates.*

	Tax Exemption
Area 1	5 Year, 100% Exemption
Area 2	5 Year, 100% Exemption
Area 3	5 Year, 100% Exemption Expires October 31, 2016

* 2-unit minimum in Areas 1 and 2
4-unit minimum in Area 3

Appendix E – Stakeholder Comments

Stakeholder Comment - Because capital grants for affordable home ownership are transferred to the eligible unit purchasers, not the developer of the project, and all projects must complete the Development Score Card, it is irrelevant whether the building is a non-profit housing provider or a private sector developer.

Administration's Response – Administration recommends that funding priority under the affordable home ownership program continue to be provided to non-profit housing providers in recognition that these organizations have a mandate to create new below market housing units specifically for low-income households that couldn't otherwise become home owners in traditional private sector housing developments.

Stakeholder Comment - With vacancy rates increasing and low uptake of capital grants for affordable rental housing grants, the maximum number of affordable home ownership capital grants available per applicant, per year should remain the same

Administration's Response – The Affordable Home Ownership Capital Grant Program was opened up to Private Sector developers in 2012 in order to increase the supply of entry level housing in the face of housing shortage. As discussed under Section 2.2 of this report, there is currently an ample supply of entry level housing available on the market. In addition, as discussed under the financial implications section of this report, the recommended decrease will conserve funding in the SDR, which at this time does not have a sustainable long term funding source, to commit towards new affordable rental units in the future.

Stakeholder Comment - Increasing the minimum score required to qualify for capital grants would increase development costs which must remain low in order to offer affordable home ownership units at a price someone earning less than the Maximum Income Threshold can afford.

Administration's Response – Only 15 of a possible 100 points under the HIP Scorecard are directly related to exterior building or design elements, including façade design and the incorporation of sustainable building technologies. The majority of points available are provided to projects that address specific housing needs and located close to services and community amenities.

Stakeholder Comment - The three year, 100 per cent tax exemption provided to new market ownership units (no affordability requirement) within the City Centre should be provided to all areas of the City, rather than focused on a narrow group of developers

Administration's Response – This tax exemption program is directly aligned with the OCP's intensification goal of attracting 10,000 new residents to the City Centre. Expanding this program to all areas of the City would negate the intent of the program and would have negative financial implications as the number of tax exemption applications received would increase exponentially.

Stakeholder Comment - The Maximum Income Threshold¹ for affordable home ownership grants should be increased to reflect the increased cost of housing. It is becoming more difficult for first-time home buyers to qualify for a mortgage with recent CMHC policy changes affecting mortgage qualifying requirements, the increase to the PST and the recent elimination of the Province's Graduate Retention Program First Home Plan².

Administration's Response – The Maximum Income Threshold is based on a percentage of median household income for Regina. Based on current real estate conditions, a household earning more than the maximum threshold would not have difficulty purchasing a home on the resale market. With respect to recent changes at the Provincial and Federal levels, it is not the intent of the HIP to revise incentive programs to offset changes in tax rates or mortgage requirements initiated by the Provincial or Federal Government.

¹ The current Maximum Income Threshold is a gross income of \$62,960 for singles and couples and \$72,960 for households with dependents.

² This program, which was eliminated through the 2017-18 Provincial Budget, provided a loan to recent graduates based on the estimated value of their tax credit under the Province's Graduate Retention Program to put towards purchasing their first home.

May 4, 2017

Mayor's Housing Commission

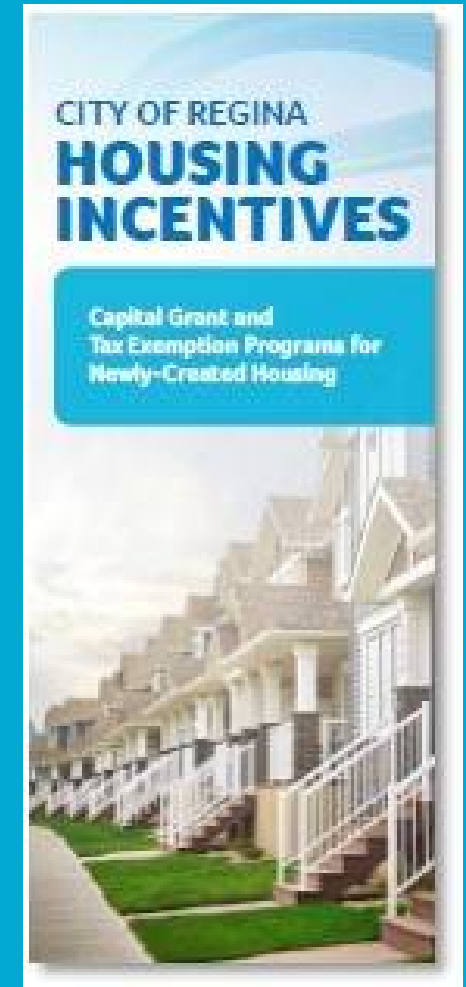
Minor Amendments to Housing Incentives Policy



HOUSING
COMPREHENSIVE STRATEGY

Housing Incentives Policy (HIP) - Background

- Established in early 1990's to stimulate new affordable housing developments and infill development
- Incentive programs have been amended over the years to reflect shifting housing needs and the City's housing market
- Last comprehensive update occurred in 2015 which:
 - increased capital incentives for new affordable rental housing
 - decreased capital incentives for affordable ownership units
 - Phased out tax incentives for new market rental housing (i.e. no affordability component) in newer areas of the city
 - Revised the application review process to give funding priority to non-profit housing corporations
- Funded through the City's Social Development Reserve (\$2.5 million allocated for 2017)



HOUSING
COMPREHENSIVE STRATEGY

Summary of Incentives

TAX EXEMPTION PROGRAM

Secondary Suites

New secondary suites on a new or existing property including the Laneway and Garden Suites Pilot Project.

	Tax Exemption
Area 1	5 Year, 25% Exemption
Area 2	5 Year, 25% Exemption
Area 3	5 Year, 25% Exemption Expires October 31, 2016 (excluding the Pilot Project)

Market Ownership

New ownership units with no affordability requirement.

	Tax Exemption
Area 1	3 Year, 100% Exemption
Area 2	Not Available
Area 3	Not Available

TAX EXEMPTION PROGRAM

Affordable Ownership & Rental

New rental and ownership units that qualify under the Capital Grant Program.

	Tax Exemption
All Areas	5 Year, 100% Exemption

Market Rental

New purpose-built rental units offered at market rental rates.*

	Tax Exemption
Area 1	5 Year, 100% Exemption
Area 2	5 Year, 100% Exemption
Area 3	5 Year, 100% Exemption Expires October 31, 2016

* 2-unit minimum in Areas 1 and 2
4-unit minimum in Area 3

CAPITAL GRANT PROGRAM

All applications under the Capital Grant Program are subject to funding availability. The City Housing Incentives Policy provides funding priority to non-profit housing providers.

Affordable Rental

New purpose-built rental units rented at or below maximum rental rates.*

	≤2 Bedrooms	≥3 Bedrooms
Area 1	\$20,000/unit	\$25,000/unit
Area 2	\$20,000/unit	\$25,000/unit
Area 3	Private Sector \$10,000/unit Non-Profits \$20,000/unit	Private Sector \$15,000/unit Non-Profits \$25,000/unit

* 4-unit minimum for private sector
2-unit minimum for non-profit sector

Affordable Ownership

New ownership units sold to purchasers at or below maximum income thresholds.*

	≤2 Bedrooms	≥3 Bedrooms
Area 1	\$10,000/unit	\$15,000/unit
Area 2	\$10,000/unit	\$15,000/unit
Area 3	\$10,000/unit	\$15,000/unit

* 4-unit minimum for private sector



HOUSING
COMPREHENSIVE STRATEGY

Current Real Estate and Rental Housing Conditions

Rental Market

- Since 2013 there have been 2,855 new rental housing starts
- The vacancy rate was 5.4% in the fall of 2016 compared to 3% in 2014 and 0.9% in 2012
- Average Rental Rates have increased slightly
- Rental rates continue to increase and wait times for below market rental housing continue

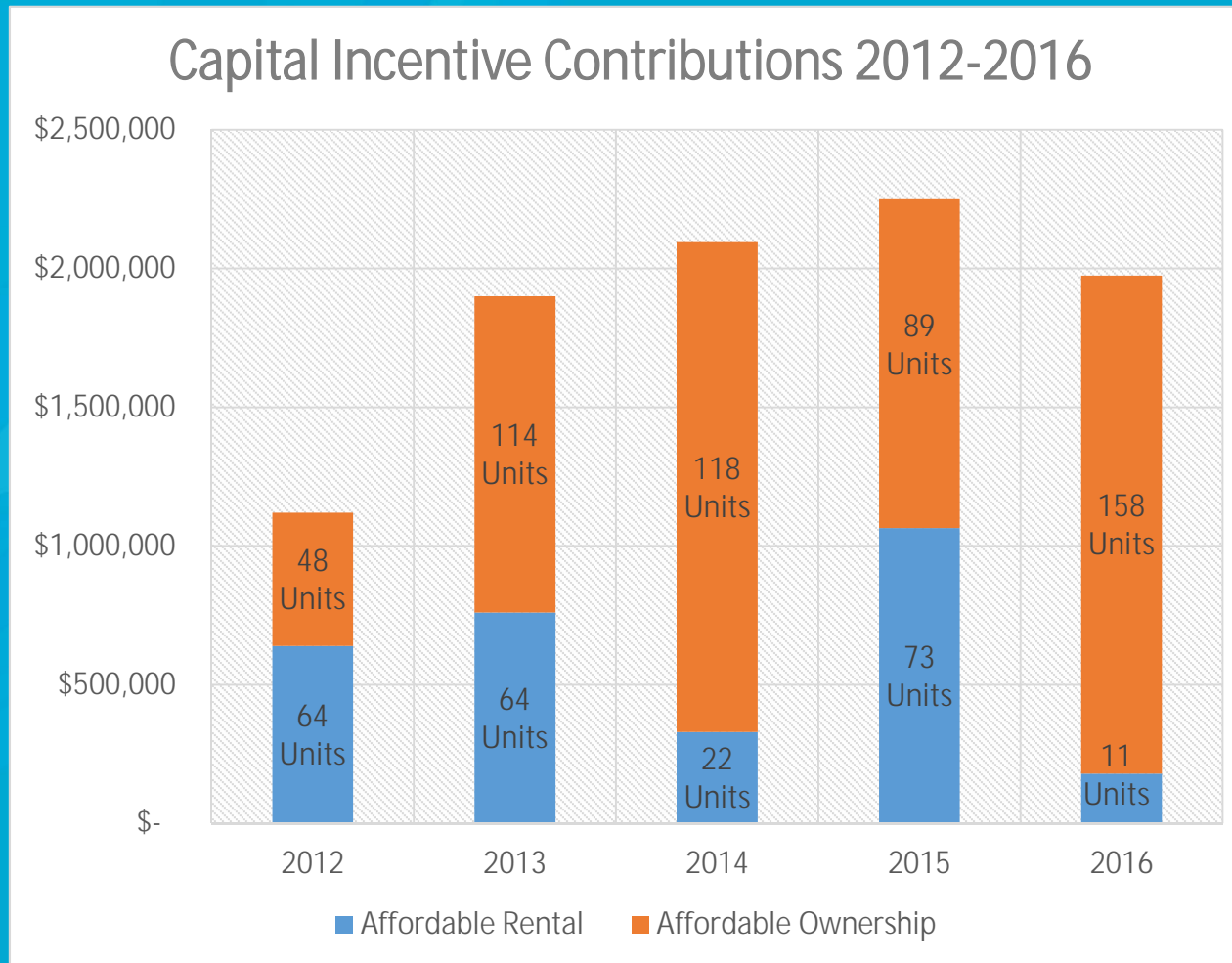
Real Estate Market

- Average housing prices have decreased since 2014 – Lower condo prices
- Large supply of entry level housing on the resale market pushing condo prices down
- Balanced to buyers market conditions



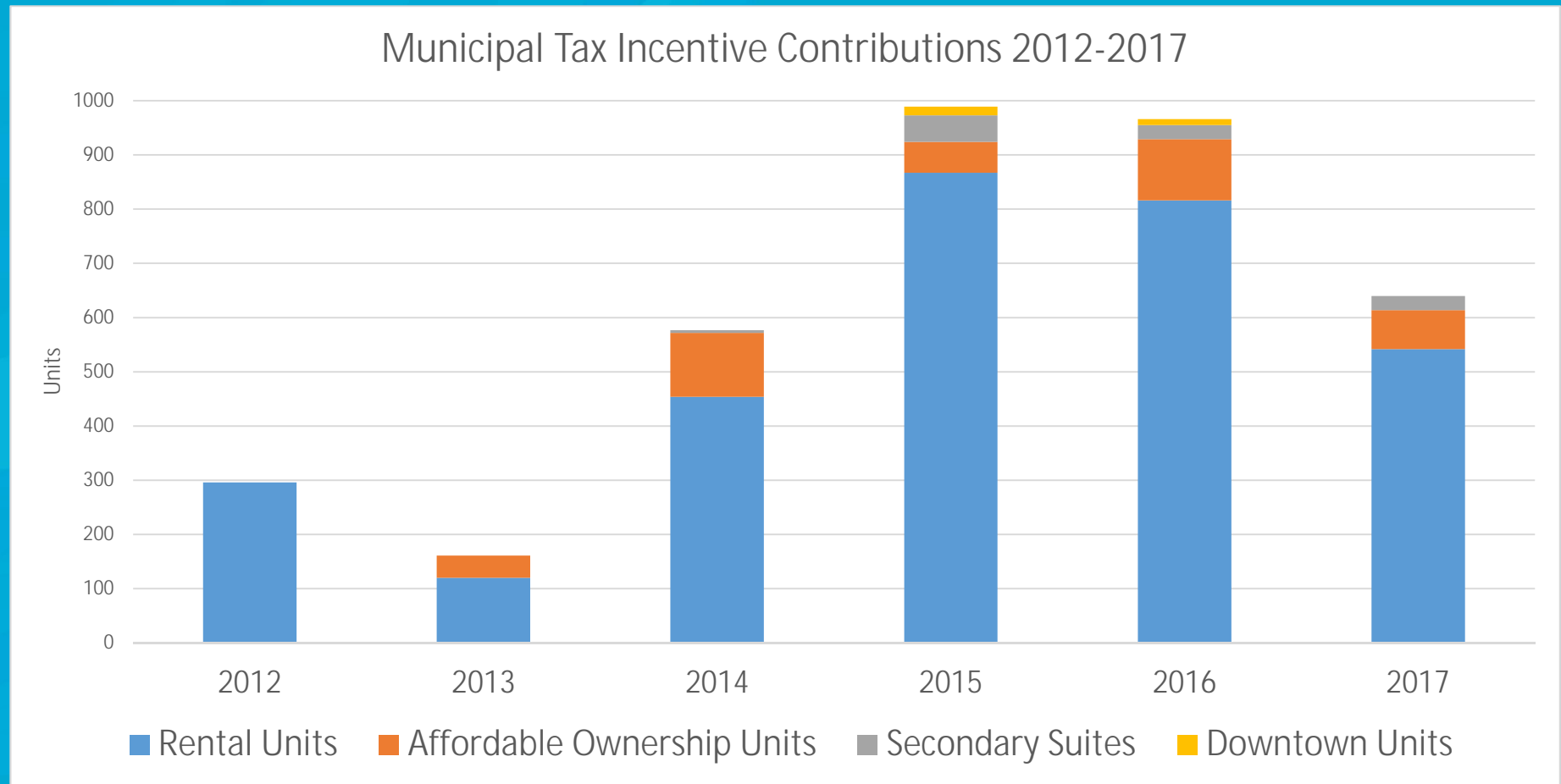
HOUSING
COMPREHENSIVE STRATEGY

Uptake of Capital Grant Incentives Since 2013



HOUSING
COMPREHENSIVE STRATEGY

Uptake of Tax Exemptions Since 2013



HOUSING
COMPREHENSIVE STRATEGY

Scope of Minor Amendments

Aspects of the HIP's financial incentive programs under consideration for revisions are limited to adjusting current program requirements and clarifying existing policy wording to implement 2015 direction.

The following is not within the scope of the amendment:

- Eliminating existing incentive programs
- Establishing new incentive programs
- Increasing or decreasing current per unit capital incentive amounts
- Expanding or contracting existing tax incentive programs



HOUSING
COMPREHENSIVE STRATEGY

Recommended Amendments

- Decrease the maximum annual number of affordable home ownership grants from 40 to 20
- Increase minimum scorecard requirement to be eligible for capital incentives from 30 to 40 out of 100
- Clarify transition of the Market Rental Tax Exemption Program in Program Area 3
- Update the definition of a Non-Profit Corporation to clarify the intent of the HIP
- Other minor amendments to clarify policy wording



Stakeholder Feedback

- Recommended Amendments were circulated to stakeholders for comment. Three responses were provided
- Survey of private sector and non-profit developers of affordable rental housing to understand barriers.
Responses included:
 - The availability of land and availability of Provincial/Federal funding were the most important factors in deciding whether to proceed with a new affordable rental housing development.
 - A preference to locate new projects in established neighbourhoods close to amenities like supermarkets, work placements, and health care facilities.
 - Respondents found that information on the HIP was readily available online and they consider the Scorecard criteria when planning/designing future affordable housing developments.



HOUSING
COMPREHENSIVE STRATEGY

Bill 48 – Changes to *the Educational Property Tax Act*

- On March 27, 2017 the Province gave first reading to Bill 48 which amends the *Education Property Tax Act*
- The Bill introduces a requirement that Municipalities receive approval from the Province before exempting any portion of Educational Property Taxes
- This Bill should not effect previously approved HIP Tax Exemption applications where the City has entered into a legal agreement with a housing provider
- Details of exactly how this will impact the HIP is not known at this time
- Recommended HIP Amendment includes statement that any Tax Exemption application approved under the HIP may not include the educational portion of property taxes
- Administration will be notifying local housing providers of the potential impacts of this Bill



HOUSING
COMPREHENSIVE STRATEGY

Next Steps

- Recommendations considered by City Council
- Following adoption, stakeholder and public outreach
- New Policy comes into effect January 1, 2018
- City Administration will undertake a comprehensive review of the HIP before 2020.



HOUSING
COMPREHENSIVE STRATEGY

Thank you.



HOUSING
COMPREHENSIVE STRATEGY

May 4, 2017

To: Members
Mayor's Housing Commission

Re: Presentation by Canada Mortgage and Housing Corporation

RECOMMENDATION

That this communication be received and filed.

BACKGROUND

Representatives from the Canada Mortgage and Housing Corporation (CMHC) will be present at the Mayor's Housing Commission meeting taking place on May 4, 2017, to provide a short presentation. The presentation will focus on current federal programs available to support affordable housing.

Representatives will be available to take questions from members of the Mayor's Housing Commission.

Respectfully submitted,



Shauna Bzdel
Director, Planning

C: Diana Hawryluk, Executive Director, Planning & Development
Shanie Leugner, Manager, Urban Planning
Jennifer Barrett, A/Manager, Urban Planning
Charlie Toman, Senior City Planner

May 4, 2017

To: Members
Mayor's Housing Commission

Re: Presentation by Saskatchewan Housing Corporation

RECOMMENDATION

That this communication be received and filed.

BACKGROUND

Representatives of the Saskatchewan Housing Corporation (SHC) will be present at the Mayor's Housing Commission meeting taking place on May 4, 2017, to provide a short presentation on current Provincial programs to support affordable housing in Saskatchewan.

Members of SHC will be available to response to questions from the Mayor's Housing Commission.

Respectfully submitted,



Shauna Bzdel
Director, Planning

C: Diana Hawryluk, Executive Director, Planning & Development
Shanie Leugner, Manager, Urban Planning
Jennifer Barrett, A/Manager, Urban Planning
Charlie Toman, Senior City Planner